



## Regular Full Time Employee Benefits Summary 2018

**Regular Full Time Employees are eligible to join The City’s medical, dental, vision, disability and life insurance plans at the first of the month, following 30 days of employment.**

*This benefits package is available to anyone who starts full time City employment after April 1, 2018.*

*Any Part Time or Seasonal Employee hired in as a Full Time employee shall be eligible to enroll in benefits immediately upon their first day as a Full Time employee, provided they have worked for the City for a minimum of 30 consecutive days.*

### Health, Dental, and Vision Insurance:

Health, Dental and Vision plans are offered through CIGNA. Monthly premiums and benefits coverage are outlined below. All Benefits are subject to change at any time and at open enrollment.

**Monthly Premiums for Health Plan** – Note that all premium amounts listed are for Non-Tobacco Users

<i>HDHP/HSA</i>	<i>Non-Tobacco User Monthly Premium</i>
<i>Employee Only</i>	\$0
<i>Employee + Spouse</i>	\$100
<i>Employee + Children</i>	\$100
<i>Family</i>	\$250

### Additional premiums for tobacco use and spousal coverage may apply.

- Premiums are \$40 additional, monthly for each tobacco user.
- \$200 monthly surcharge if spouse has health plan coverage available through their own employer yet elects coverage through the City.

### Health Plan Design

	HDHP/HSA
Office Visit Copay	Deductible/Coinsurance
Deductible	\$2,700/individual
Out of Pocket Max (OOP)	\$4,000/individual
ER Copay	Deductible/Coinsurance
Outpatient Surgery	Deductible/Coinsurance
Drug Card	Deductible/Coinsurance
In-Network Coinsurance	70% after \$2,700 individual level is met 100% after \$4,000 individual level is met
Deductible included in OOP	yes

### Carrier & Network

Coverage is provided through Cigna and the Network is the Local Plus network. Once membership is active in the health plan, employees are encouraged to register on the Cigna website and utilize the claims management, doc finder and other tools available to manage healthcare.

### Health Savings Account (H.S.A.)

Employees may establish a Health Savings Account with Wilson Bank & Trust. Wilson Bank partners with the City to provide a ZERO fee health savings account. Once the account is set up, the employee shall bring the account number to payroll and indicate how much will be contributed in to the savings account, through payroll deduction. **All contributions in to the employee's H.S.A. are tax-free.** The IRS sets the maximum that may be contributed in a calendar year. All money contributed in to the H.S.A. belongs to the employee, unused funds roll over year after year.

For 2018, the IRS contribution limits to H.S.A. accounts are:

<b>Tier</b>	<b>Annual Limit</b>
<b>Employee Only</b>	<b>\$3,450</b>
<b>Employee + Spouse</b>	<b>\$6,850</b>
<b>Employee + Children</b>	<b>\$6,850</b>
<b>Employee &amp; Family</b>	<b>\$6,850</b>
<b>Additional contribution allowed for ages 55+</b>	<b>+ \$1,000</b>

### Monthly Premiums for Dental and Vision Plans

<i>Dental</i>	<i>Monthly Premium</i>
<i>Employee Only</i>	\$34.23
<i>Employee + Spouse</i>	\$68.95
<i>Employee + Children</i>	\$67.72
<i>Family</i>	\$109.74

<i>Vision</i>	<i>Monthly Premium</i>
<i>Employee Only</i>	\$0
<i>Employee + Spouse</i>	\$5.09
<i>Employee + Children</i>	\$4.63
<i>Family</i>	\$10.53

### Life and Disability:

Life and Disability insurance is offered through Sun Life. The City pays 100% towards a group life insurance plan with a \$25,000 benefit and pays 100% towards employee long term disability insurance. Employees may elect to purchase voluntary short term disability and supplemental term life coverage. Premium amounts are specific to the individual employee and are outlined under separate cover after start of employment.

### Retirement

The City of Lebanon participates in Tennessee Consolidated Retirement System (TCRS) Hybrid Pension Plan. A voluntary 401k plan is also available to employees who wish to contribute additional money towards retirement savings.

- Employee and Employer Contribution Rates: Employees will contribute on a tax-deferred basis to the Hybrid Pension Plan, and The City will also make contributions to your Hybrid Pension Plan, as outlined in the table below:

#### Hybrid Pension Plan Contribution Rates

	<b>TCRS – Defined Benefit Plan</b>	<b>State of Tennessee 401(k) Defined Contribution Plan</b>	<b>Total Retirement Contributions</b>
Employer	4% Mandatory	5% Mandatory	9% Mandatory
Employee	5% Mandatory	2% - Auto Enrollment, Voluntary	7% with 5% to TCRS Mandatory
<b>TOTAL</b>	<b>9%</b>	<b>7%</b>	<b>16%</b>

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**Deferred Compensation Plan:** The City has a 401K plan available through Empower. Employees may make voluntary pre-taxed contributions. Because the City funds your TCRS Retirement Plan as outlined above, there are no additional City contributions. Details are covered in your orientation.

**Holidays:**

The City observes the following 12 holidays:

- |                                       |                           |
|---------------------------------------|---------------------------|
| New Year’s Day                        | Labor Day                 |
| Martin Luther King Jr. Day            | Veteran’s Day             |
| President’s Day/Washington’s Birthday | Thanksgiving Day          |
| Good Friday                           | Friday after Thanksgiving |
| Memorial Day                          | Christmas Eve Day         |
| Independence Day                      | Christmas Day             |

When a holiday falls on a Saturday, the preceding Friday shall be observed. When a holiday falls on a Sunday, the following Monday shall be observed.

Certain departments that provide essential services require employees to work on holidays. Your supervisor will inform you of your work schedule. Full time employees in the Fire Department and Jimmy Floyd Family Center will receive floating holidays. Full details on the City of Lebanon holiday policy are outlined in the Employee Handbook.

**Wellness:** Regular, Full Time City of Lebanon Employees and their spouse are eligible for free membership to the Jimmy Floyd Family Center.

**Flu Vaccinations:** Offered onsite, 100% paid by insurance.

**Employee Assistance Plan (EAP):** City provides this program through Magellan to all employees at no cost. Contact your HR Representative for information. You may register at [www.magellanhealth.com/member](http://www.magellanhealth.com/member) or call 1-800-523-5668 for services.

**PTO:**

Regular Full Time employees accrue Paid Time Off (PTO) based on length of service. An employee in their first year of service accrues 5.54 hours of PTO each pay period (7.2 hours per pay period for first year Fire Department employees). Full details on the City of Lebanon PTO policy are outlined in the Employee Handbook.

PTO is used for all planned and unplanned absences such as sick, vacation, personal days, etc. In general, employees earn the following Paid Time Off amount yearly, based on length service (Fire Department Employees have a different accrual schedule, which may be obtained from HR):

<b>Years of Service</b>	<b>Maximum Days accrued Annually</b>
First year of Service (1)	18 days annually (3.6 weeks)
From 2 through 5 years	23 days annually (4.6 weeks)
From 6 through 10 years	25 days annually (5 weeks)
From 11 through 15 years	28 days annually (5.6 weeks)
From 16 through 20 years	30 days annually (6 weeks)
From the start of year 21 and on	33 days annually (6.6 weeks)

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## **Extended Sick Leave**

Unused PTO time is converted annually to an Extended Sick Leave bank of time that may be used for an employee's or an employee's immediate family member's serious medical condition lasting longer than 7 days. Full details on the City of Lebanon Extended Sick Leave policy are outlined in the Employee Handbook.

## **Legal Shield**

The City offers all employees the opportunity to elect voluntary legal assistance and identity theft protection benefits through Legal Shield at <https://w3.legalshield.com/gs/init?grp=lebanontn>. Enrollment materials may also be obtained from HR and Payroll staff.

## **Pay Periods:**

City of Lebanon has 26 pay periods a year, payday is every other Friday. Direct deposit is required for all employees.

## **Office Hours:**

City of Lebanon offices are open from 7:30 am to 4:30pm, Monday – Friday. Some positions require employees to be available to work during evenings and weekends. Your supervisor will advise you of your scheduled hours and will also provide you with keys, access badge and alarm code, if applicable.

## **Human Resources Contact Information:**

PH: 615-443-2809

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