

CITY OF BRENTWOOD
EMPLOYEE BENEFITS GUIDE
JANUARY 1 – DECEMBER 31, 2022



Benefits are an important part of the overall compensation package offered by the City of Brentwood. This Employee Benefits Guide contains pertinent information on the benefits available to you for the 2022 plan year.

Your elections will be effective January 1, 2022 – December 31, 2022.

ELIGIBILITY

Full-time employees and regular part-time employees scheduled to work at least 30 hours per week and their eligible family members are eligible for benefits on the first day of the month following date of hire. Working spouses of employees who have group medical insurance available through their employer are not eligible for medical coverage through the City.

Many plans offer coverage for eligible dependents, including:

- Your legal spouse
- Your children up to age 26, regardless of student, marital or tax-dependent status
- Your dependent children of any age who are physically or mentally unable to care for themselves.

ENROLLMENT

You can enroll in benefits or change your benefit elections at the following times:

- Within 30 days of your hire date
- During annual open enrollment
- Within 30 days of experiencing a qualifying life event. Qualifying life events include, but are not limited to:
 - Marriage, divorce or legal separation
 - Birth or adoption of a dependent child
 - Death of your spouse or covered child
 - Change in your spouse's work status that affects his/her benefits
 - Eligibility for Medicare

The City of Brentwood allows you to pay your portion of the medical and vision plan costs and some of the voluntary benefits premiums, as well as fund the flexible spending accounts, on a pre-tax basis. Thus, due to IRS regulations, **once you have made your elections for the plan year, you cannot change your benefits until the next annual open enrollment period unless you experience a qualifying life event.**

MEDICAL INSURANCE


The City provides all regular full-time employees and regular part-time employees who consistently work an average of over 30 hours per week over a 12-month period, a health care insurance plan, currently administered through Blue Cross Blue Shield. The City pays the employee's premium and shares the additional cost of any dependent coverage. Working spouses of employees who have group medical insurance available through their employer are not eligible for coverage through the City.

The City offers two medical plans, the S network and the P network. Both plans offer in and out of network benefits, however, the S network does not include HCA facilities (TriStar). It is very important to select in-network providers whenever possible. You can search doctors and facilities to determine whether they participate in the S or P network at bcbst.com. You can also register for BlueAccess on the site, which will allow you to view your EOB's and claims information online.

While both the S and P Networks have a \$5,000 plan year deductible, the City funds a Health Reimbursement Arrangement which pays \$4,500 of that deductible for the employee. The employee is responsible for the first \$500 of the deductible, with a maximum annual out of pocket amount of \$1,000 per plan year. If you cover eligible dependents, that deductible and out of pocket amounts are doubled.

Prescription drug benefits are included with the medical plan. You can view the Preferred Formulary Reference Guide at bcbst.com/PreferredRX to find out whether a prescription drug is covered.

Coverage begins on the 1st of the month following the date of hire.



MEDICAL PLANS KEY FEATURES

See the Blue Cross Blue Shield Benefit Summary document for full details.

	In-Network	Out-of-Network
Plan Year Deductible Individual/Family	\$5,000/\$10,000 *Employee responsible for \$500 individual/\$1,000 family	\$10,000/\$20,000
Out-of-Pocket Maximum Individual/Family	\$6,500/\$13,000 *Employee responsible for \$1,000 individual/\$2,000 family	\$19,500/\$39,000
Preventive Care	Plan pays 100%	40% after deductible
Physician Services Primary Care Specialist Telehealth	\$25 copay \$40 copay \$25 copay	40% after deductible 40% after deductible 40% after deductible
Lab/X-Ray Diagnostic Lab/X-Ray High-Tech Svcs (MRI, CT, etc)	No additional copay 20% after deductible	40% after deductible 40% after deductible
Hospital Services Inpatient Outpatient	20% after deductible 20% after deductible	40% after deductible 40% after deductible
Emergency Room	\$200 copay	\$200 copay
Chiropractic Care (limit of 30 visits per calendar year)	20% after deductible	40% after deductible
Prescription Drugs Generic Preferred Non-preferred Specialty	\$5 \$40 \$60 \$150	40% after deductible 40% after deductible 40% after deductible Not covered

PHYSICIAN NOW

Physician Now is a telemedicine service that connects you with a doctor 24 hours a day, seven days a week. The physician will diagnose your symptoms over the phone or video chat and if a prescription is needed, he or she can send it to your pharmacy. It is a convenient option for minor, non-life-threatening conditions, such as allergies, cold and flu, sinus infections, sore throat, rashes, pinkeye, etc. The \$25 copay will apply. Register via BlueAccess at bcbst.com or via phone at 888-283-6691.

VISION INSURANCE

In conjunction with the City's health insurance program, the City provides vision care benefits through Vision Blue. Eye exams are available from Vision Blue providers once every 12 months (cost covered in full with a \$10 copayment per visit), as are lenses or contacts. The portion of cost covered varies depending upon selected items and whether contacts are "necessary" to correct vision. Frames are available once every 24 months up to a \$150 allowance. You can search eye doctors and facilities to determine whether or not they are in network at bcbst.com.

The table below summarizes some of the features of the vision plan. See the Vision Blue Summary of Benefits document for complete list.

	In-Network	Out-of-Network
Eye Exam (every 12 months)	\$10 copay	Up to \$35
Contact lens fitting	\$55 copay	Not covered
Standard Plastic Lenses (every 12 months)	\$25 copay	Up to \$30
Frames (every 24 months)	\$150 allowance	Up to \$75
Contact Lenses		
Conventional	\$150 allowance	Up to \$120
Disposable	\$150 allowance	Up to \$120
Medically Necessary	Covered at 100%	Up to \$200

PLAN COSTS FOR MEDICAL/VISION INSURANCE

The following costs are per pay period: 24 Pay periods (the 3rd check there will be no deductions)

LEVEL OF COVERAGE	S NETWORK - MEDICAL BLUE CROSS BLUE SHIELD PER PAY PERIOD DEDUCTION	VISION BLUE INSURANCE
Employee Only	\$0.00	\$0.00
Employee + Spouse	\$164.49	\$0.91
Employee + Child(ren)	\$154.98	\$1.00
Family	\$254.23	\$2.72

LEVEL OF COVERAGE	P NETWORK - MEDICAL BLUE CROSS BLUE SHIELD PER PAY PERIOD DEDUCTION	VISION BLUE INSURANCE
Employee Only	\$30.30	\$0.00
Employee + Spouse	\$231.38	\$0.99
Employee + Child(ren)	\$219.77	\$1.00
Family	\$341.10	\$2.72

DENTAL REIMBURSEMENT PROGRAM

For all regular full-time employees and all regular part-time employees working over 30 hours per week, the City will reimburse certain dental expenses after the employee or his or her eligible dependents have incurred them. No premium payments or payroll deductions are required for this program. The coverage includes 100% of the cost of routine preventive dental care up to \$1,000 per person per fiscal year per fiscal year (July 1-June 30). There are no networks associated with the dental reimbursement plan. Coverage begins on the date of employment.

LIFE and AD&D INSURANCE

Life and accidental death and dismemberment (AD&D) insurance is an important element of your income protection planning. The City provides regular full-time employees term life insurance and AD&D insurance automatically and at no cost through The Hartford. The term life insurance policy has a \$50,000 benefit and the term accidental death and dismemberment insurance has a \$100,000 benefit. If you die as the result of an accident, your beneficiary would receive both the life benefit and the AD&D benefit. Please be sure to keep your beneficiary designation updated.

SHORT-TERM DISABILITY INSURANCE

Full-time employees with two or more years of service who suffer from non-job-related injury or continuous illness which prevents them from working and who have used all of their accumulated sick leave, vacation and earned compensatory time may be paid 60% of their normal salary for up to 26 weeks in any 2-year period. Coverage begins after the 1st day of disability due to an injury and after the 8th day of continuous disability due to illness or when accumulated paid leave is depleted, whichever occurs last. There is no cost to eligible employees for this coverage.

LONG-TERM DISABILITY INSURANCE

The City provides, at no cost to the employee, a long-term disability insurance program for full-time employees who have completed at least two years of service to the City. Disability benefits, if payable, will become payable only following a six-month period of total disability, and will provide up to 50% of the employee's base salary including a combination of social security disability, worker's compensation, disability pensions, and any other sources of income. Benefit eligibility for the first ten years of total disability will be based on the employee's inability to perform the material and substantial duties of the employee's own occupation. For disabilities that are more than ten years in duration, the employee's disability eligibility will be determined by his or her inability to perform a similar job for which the employee is reasonably qualified by education, training and experience.

VOLUNTARY BENEFITS PROVIDER

Voluntary benefits are optional insurance plans that are offered to employees to supplement the insurance benefits provided by the City. The City's voluntary benefits provider is HUB International. HUB International offers several plans, including a dental plan, vision plan, additional life/AD&D insurance, short term and long-term disability insurance, and accident and critical illness/cancer insurance. They also offer a health care or dependent care FSA (flexible spending account). Information and enrollment are available via the Employee Navigator portal.

RETIREMENT (PENSION) PROGRAM

The City contributes, for full-time employees, to the Tennessee Consolidated Retirement System (TCRS). Employees contribute 5% of their salary on pre-tax basis to help fund this benefit. Employees become vested in this defined benefit plan after 5 years and are eligible for benefits upon retirement, based on their age, number of years of employment and average salary for their five highest consecutive years of employment.

DEFERRED COMPENSATION

The City also offers a deferred compensation program through TCRS. The program is available to full-time employees and the employee may deposit pre-tax dollars through payroll deduction into tax-deferred, access-restricted retirement savings accounts. The City will match dollar-for-dollar the employee's contributions up to a maximum 2% of salary and the employee is vested after two years of employment.

TUITION REIMBURSEMENT PROGRAM

All full-time employees with a minimum of one year of service are eligible for the tuition reimbursement program. The employee must show that the course relates to or benefits his/her employment with the City. Tuition and associated fees (but not books) will be reimbursed upon completion of the course as follows: 100% for an "A", 80% for a "B" and 60% for a "C". The maximum reimbursement available is \$200 per semester hour up to \$1,200 per year. Advance approval by the department head and City Manager is required. Employees participating in this program may be required to refund money to the City if he/she leaves City employment within one year of receiving tuition reimbursement.

EDUCATION PAY SUPPLEMENT PROGRAM

Applies only to sworn personnel of the police, fire and emergency communication departments. The supplement pays the employee at the rate of \$50 per month for each year of successfully completed acceptable college credit over and above what is required in the employee's job description (up to a maximum of \$200 per month) and is added to the employee's base salary. Approval by the department head and City Manager is required.

EMERGENCY MEDICAL TECHNICIAN PAY INCENTIVE

Applies only to sworn personnel of the police and fire departments. The purpose of this incentive pay program is to encourage and compensate employees for emergency medical certification. It provides supplemental pay ranging from \$3,000 to \$6,500 per year for employees who become certified as an Advanced EMT, or Paramedic. Employees must maintain certified status to continue receiving the pay incentive.

PUBLIC SAFETY DISPATCHER PAY INCENTIVE

Public Safety Dispatchers who have achieved professional certifications recognized by NENA (National Emergency Number Association) or APCO (Association of Public-Safety Communications Officials-International) shall be eligible to receive monthly certification pay up to \$150 after successfully completing the applicable certification program.

CDL SUPPLEMENT

Employees other than those in public safety whose job responsibilities require a CDL receive CDL supplemental pay in the amount of \$76.92 per pay period (26) as long as the CDL remains in effect and is not suspended, revoked or expired.

TRANSPORTATION SUPPLEMENT

All employees who are not assigned a city-owned vehicle or who are not authorized to take their assigned city-owned vehicle home receive a transportation allowance up to \$2,000 (\$2,400 for sworn police officers) beginning immediately at hire and paid in equal installments over the normal 26 pay periods in a fiscal year. Transportation allowances are prorated for those on approved work from home agreements and for part-time employees.

CUSTODIAL SUPPLEMENT

The Custodian Supplement is a supplemental pay in the amount of \$2.00 per hour (for all hours worked performing the custodial job assignment) to be paid to any full-time Parks Maintenance employees who are regularly assigned to maintain parks restrooms and other custodial duties.

YMCA MEMBERSHIPS

Through City sponsorship of YMCA programs, all employees are eligible for free memberships at the Brentwood YMCA. Family memberships are available at a discounted rate. Take a pay stub or your City of Brentwood ID badge to the YMCA on Concord Road to sign up for your free membership.

WILLIAMSON COUNTY REC CENTER MEMBERSHIP

Full-time employees are eligible for a discount on the cost of a standard or premium, single or family annual pass for use at all Williamson County Parks and Recreation facilities. Forms for this are available in HR.

CREDIT UNION MEMBERSHIP

Southeast Financial Credit Union offers free membership to all City employees.

LIBRARY MEMBERSHIP

All employees are eligible for a free membership at the John P. Holt Brentwood Library. To sign up for your membership, take your City ID to the Library and complete the application.

EMPLOYEE ASSISTANCE PROGRAM

As your employer, the City is interested in your total well-being. Confidential professional assistance is offered through LifeServices, our employee assistance program provider, to any employee or family member who feels an experienced counselor could help resolve a personal problem. LifeServices can assist in the areas of marital, family, financial, legal, alcohol abuse, drug and substance abuse, grief, anxiety, depression, stress, and any other personal or emotional problems. Although there is no charge for this service, costs may be incurred if your counselor recommends outside help; however, the EAP will work to minimize the employee's costs by locating a qualified referral source that may be covered in part or completely by insurance. You can contact LifeServices anytime at 800-822-4847.

PREMISE HEALTH

Employees and family members covered by the City health insurance plan may utilize the Premise Health located at 5500 Maryland Way #120, Brentwood. There is no charge for eligible employees and covered dependents to utilize the Clinic. The Clinic offers convenient online appointment scheduling and minimal wait times and clinic doctors can dispense certain generic medications if needed with no copays. Register online at mypremisehealth.com to request an appointment.

PAID HOLIDAYS

The City observes, and pays full-time employees for the following 10 holidays:

New Year's Day
Martin Luther King, Jr. Day
Memorial Day
Independence Day
Labor Day

Thanksgiving Day
Friday following Thanksgiving Day
Christmas Eve
Christmas Day
Floating Holiday (schedule w/ supervisor)

VACATION

Regular full-time employees accrue vacation at the rate of 8 hours (8.5 hours for Fire Department 48/96 shift employees) per month of employment for the first 5 years, up to a maximum accumulation of 240 hours. After 5 years, vacation is accrued at the rate of 12 hours (12.75 hours for Fire Department 48/96 shift employees) per month, with a maximum accumulation of 360 hours and 480 hours after 20 years. After 3 years of employment, with the City Manager's approval, an employee may, during the months of March and September only, sell up to 120 hours of accumulated annual leave per year back to the City at the employee's current salary rate if at least 15 days are preserved.

SICK LEAVE

Full-time employees accrue sick leave at the rate of 8 hours (8.5 hours for Fire Department 48/96 shift employees) per month of employment. There is no limit on the amount of sick leave that may be accrued. After 5 years of employment, with the City Manager's approval, an employee with more than 480 sick leave hours may sell excess days back to the City at $\frac{1}{2}$ of the employee's current salary rate.

ATTENDANCE BONUS

In July of each year, full-time employees who have used none of their accumulated sick leave during the previous 12 months receive a \$250 bonus. Those employees who have used no more than 8 (8.5 for Fire Department 48/96 shift employees) sick leave hours receive a \$150 bonus.

LONGEVITY

Full-time employees with 5 or more years of continuous employment receive \$60 per year for each year of service, paid in December.



Important Contact Information

Human Resources Director – April Curlin	615-371-2264	April.Curlin@brentwoodtn.gov
HR/Payroll Specialist – Robin Wright	615-371-7004	Robin.Wright@brentwoodtn.gov
HR/Payroll Specialist – Melissa Beard	615-371-2261	Melissa.Beard@brentwoodtn.gov
Medical/Vision – Blue Cross Blue Shield	800-565-9140	www.bcbst.com
Dental – City of Brentwood	X2940	Tracey.Windrow@brentwoodtn.gov
Voluntary Benefits – HUB International, Will Finney	615-468-3262	william.finney@hubinternational.com
Employee Pension - TCRS	800-922-7772	treasury.tn.gov/tcrs
Deferred Compensation – Nationwide, Jerry Williams	901-482-0430	willij58@nationwide.com
Deferred Compensation – ICMA-RC, Trey Sizemore	800-669-7400	tsizemore@missionsq.org
Employee Assistance Program - LifeServices	800-822-4847	www.lifeserviceseap.com
Clinic and Wellness Program - Premise	877-423-1330	www.premisehealth.com
Life & AD&D Insurance - Hartford	800-523-2233	www.thehartford.com