



City of Brentwood

Employee Benefits Guide

January 1—December 31, 2025

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 2025 plan year.

Your elections will be effective through December 31, 2025.

ELIGIBILITY

Full-time employees and regular part-time employees scheduled to work at least 30 hours per week and their eligible family members qualify for health insurance benefits (medical, vision, dental and Premise health Clinic) starting 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. For eligibility details on other benefits, such as retirement, disability, or community programs, refer to their respective sections below.

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.

HEALTH INSURANCE BENEFITS

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 employees' 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 for 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.

MEDBEN / RXHELP CENTER PRESCRIPTION COVERAGE

The City's prescription benefits through MedBen Rx and Rx Help Centers are designed to keep your medication costs low and access simple.

- MedBen Rx: Covers all non-specialty prescription medications with affordable co-pays: \$5 for generics, \$40 for preferred brands, and \$60 for non-preferred brands. Use the MedBen Access portal for 24/7 management of your prescription details. Mail orders are available through Costco Mail Order Pharmacy (no Costco membership required) for convenient, cost-saving refills.
- Rx Help Centers: Provides advocacy services to secure specialty and brand-name medications at reduced costs. Specialty medications are typically covered by manufacturer programs or the City's limited Rx Health Reimbursement Arrangement (HRA), ensuring you get the treatments you need affordably.

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

PLAN COSTS FOR MEDICAL/VISION INSURANCE

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.

The following costs are per pay period:

24 Pay periods (No deductions on 3rd check of the month.)

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	\$0.99
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

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%	30% after deductible
Physician Services Primary Care Specialist Telehealth	\$25 copay \$40 copay \$25 copay	30% after deductible 30% after deductible 30% after deductible
Lab/X-Ray Diagnostic Lab/X-Ray	No additional copay	30% after deductible
High-Tech Svcs (MRI, CT, etc.)	10% after deductible	30% after deductible
Hospital Services Inpatient Outpatient	10% after deductible 10% after deductible	30% after deductible 30% after deductible
Emergency Room	\$200 copay	\$200 copay
Chiropractic Care (limit of 30 visits per calendar year)	10% after deductible	30% after deductible

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 for 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)	\$0 copay/up to \$150 allowance	Up to \$75
Contact Lenses		
Conventional	\$0 copay/up to \$150 allowance	Up to \$120
Disposable	\$0 copay/up to \$150 allowance	Up to \$120
Medically Necessary	Covered at 100%	Up to \$200

DENTAL REIMBURSEMENT PROGRAM

The City's Dental Expense Reimbursement Program reimburses eligible full-time and regular part-time employees (working 30+ hours/week) and their dependents up to \$1,000 per person per fiscal year (July 1–June 30) for dental and orthodontic expenses, including preventive care. Dependents are covered regardless of medical coverage status, following the City's Group Medical Insurance Plan criteria (e.g., spouse, children up to age 26, disabled dependents), with coverage starting on the hire date. No premiums or network restrictions apply. Covered expenses include diagnostic, preventive, restorative, and surgical procedures, excluding cosmetic services, other plan-covered costs (e.g., Medicare), and denture replacements within three years. Submit reimbursement forms with itemized receipts to Human Resources for payments on the 1st, 10th, and 20th of each month.

OTHER INSURANCE BENEFITS

LIFE and AD&D INSURANCE

The City of Brentwood provides regular full-time employees with term life insurance and accidental death and dismemberment (AD&D) insurance at no cost through OneAmerica. The life insurance policy offers a \$50,000 benefit, while the AD&D policy provides a \$100,000 benefit. In the event of an accidental death, your beneficiary receives both the life and AD&D benefits. Ensure your beneficiary designation is kept current to reflect your wishes. Coverage begins on the 1st of the month following the date of hire.

SHORT-TERM DISABILITY INSURANCE

Full-time employees with at least two years of service who are unable to work due to a non-job-related injury or continuous illness, and have exhausted all accumulated sick leave, vacation, and compensatory time, may receive 60% of their regular salary for up to 26 weeks within any two-year period. Coverage begins after the first day of disability from an injury, or after the eighth day of continuous disability from an illness, or when all paid leave is depleted, whichever occurs later. This benefit is provided at no cost to eligible employees.

LONG-TERM DISABILITY INSURANCE

The City of Brentwood provides long-term disability insurance at no cost to full-time employees with two or more years of service. Benefits, if approved, begin after six months of total disability, providing up to 50% of base salary, coordinated with other income (e.g., Social Security, workers' compensation). Eligibility initially depends on inability to perform your occupation's key duties, then on inability to perform any suitable role. Duration is based on age and Social Security retirement date. Provisions include partial disability, policy conversion upon separation, and survivor benefits. Claims follow the policy, which may change. *Recipients are considered terminated from City employment.* Refer to Rules & Regulations for additional information.

VOLUNTARY BENEFITS PROVIDER (MARK III)

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 Mark III. Mark III 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 insurance. They also offer health care or dependent care FSA (flexible spending account). Information and enrollment are available via the Employee Call Center. Speak with a Benefits Counselor at 1-833-200-7243 (M-F 7am-4pm).



RETIREMENT BENEFITS

RETIREMENT (PENSION) PROGRAM

The Retirement Pension Program, part of the Hybrid Retirement Plan, is a Tennessee Consolidated Retirement System (TCRS) pension that provides a reliable income in retirement. You contribute 5% of your pre-tax earnings, and the City contributes 4% to fund this defined benefit plan. Contributions begin with your first paycheck, and you become fully vested after 5 years of service, securing your pension benefits.

DEFERRED COMPENSATION

The Deferred Compensation Plan, a component of the Hybrid Retirement Plan, enhances your retirement savings through a 401(k), 457, 401(k) Roth, or 457 Roth. The City contributes 5% of your base earnings to your 401(k) starting with your first paycheck. You may opt to contribute 2% of your earnings to any of these plans (401(k), 457, 401(k) Roth, or 457 Roth), and the City will match up to 2% in your 401(k). Additional contributions up to the IRS limit are also permitted. The default investment is a Target Date Fund based on your age and retirement date, adjustable anytime via your Empower account. The optional 2% contribution and City match begin after a 30-day opt-out period, and the City's contributions are always directed to your 401(k) account.

INCENTIVE PAY PROGRAMS

EDUCATIONAL PAY SUPPLEMENT PROGRAM

This supplement applies only to sworn personnel in the Police, Fire, and Emergency Communications Departments. Eligible employees receive \$50 per month for each year of approved college credit completed beyond their job description's requirements, up to a maximum of \$100 per month, added to their base salary. Department Head and City Manager approval is required.

EMERGENCY MEDICAL TECHNICIAN PAY INCENTIVE

Applies only to sworn personnel of the Fire & Rescue department. 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 CERTIFICATION PAY INCENTIVE

Public Safety Dispatchers who earn professional certifications from NENA (National Emergency Number Association) or APCO (Association of Public-Safety Communications Officials-International) are eligible for up to \$150 in monthly certification pay upon successful completion of the respective program. Employees must maintain certified status to continue receiving the pay incentive.

COMMERCIAL DRIVER'S LICENSE (CDL) INCENTIVE PAY

Employees, excluding public safety personnel, whose roles require a valid Commercial Driver's License (CDL) receive \$76.92 per biweekly pay period (26 periods annually), provided the CDL remains active and is not suspended, revoked, or expired.

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 park restrooms and other custodial duties.

UTILITY CERTIFICATION PAY

Utility Service personnel who have obtained a Tennessee state sewer collection and/or water distribution license shall be eligible to receive an hourly supplement in the amount of \$1.50 per hour, per license, for all hours worked. The supplement is paid in recognition of employees whose job does not require such licenses but elect to obtain the license(s) to provide an advanced level of service to the department.

FINANCIAL AND WORK SUPPORT BENEFITS

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.

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 November.

WELLNESS AND SUPPORT SERVICES

EMPLOYEE ASSISTANCE PROGRAM

The City of Brentwood prioritizes your well-being by offering confidential counseling through AllOne Health's Employee Assistance Program (EAP) at no cost to employees and their family members. The EAP provides professional support for personal challenges, including marital, family, financial, legal, substance abuse, grief, anxiety, depression, stress, and more. If external referrals are needed, AllOne Health seeks cost-effective options, potentially covered by insurance, to minimize expenses. Contact AllOne Health 24/7 at 800-822-4847 for assistance.

PREMISE HEALTH

All Employees, and employee dependents who enrolled in the City's health insurance plan, can access the Premise Health Clinic at 5500 Maryland Way #120, Brentwood, at no cost. The clinic offers convenient online appointment scheduling, minimal wait times, and free dispensing of certain generic medications when prescribed. To schedule an appointment, register at mypremisehealth.com.

EDUCATIONAL AND COMMUNITY BENEFITS

TUITION REIMBURSEMENT PROGRAM

All full-time employees with a minimum of one year of service are eligible for the tuition reimbursement program for college-level courses. 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 \$325 per credit hour for a maximum of 18 hours (\$5,850 total) per fiscal 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.

EASTERN KENTUCKY UNIVERSITY (EKU)

City of Brentwood employees are eligible to participate in the ECU Advantage Program. This is a 25% flat-rate tuition discount for all on-campus or online programs. Plus, a 20% discount on ECU's Workforce Development courses. (Not combined with other ECU scholarships.)

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 can receive a discount on standard or premium annual passes (single or family) for all Williamson County Parks and Recreation facilities. To enroll, obtain the necessary forms from Human Resources.

LIBRARY MEMBERSHIP

All City of Brentwood employees are eligible for a free membership at the John P. Holt Brentwood Library. To enroll, present your City ID at the library and complete the membership application.

CREDIT UNION MEMBERSHIP

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

FREE CHECKING

Fifth Third Bank
Cadence Bank

PAID TIME OFF AND LEAVE BENEFITS

PAID HOLIDAYS

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

New Year's Day	Thanksgiving Day
Martin Luther King, Jr. Day	Friday following Thanksgiving Day
Memorial Day	Christmas Eve
Independence Day	Christmas Day
Labor 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.

New full-time hires and re-hired employees will receive an advance of five (5) vacation days during the first month in which they are in a paid status for at least 80% of the month. No additional vacation leave will be accrued during the first five (5) months of employment. Use of advanced vacation time during the initial five (5) months of employment is subject to approval by the employee's supervisor prior to the day of use. Beginning with the subsequent month and thereafter, the employee will accrue leave on a monthly basis as defined in the City's Personnel Rules & Regulations. In the event of separation from employment during the first six (6) months of employment, employees who have used more paid vacation hours than they would have earned at the point of separation will be required to reimburse the City for the balance in excess of available paid hours and in accordance with T.C.A. Section 50-2-110.

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 one half of the employee's current salary rate.

Important Contact Information

Contact	Phone	Email/Website
Human Resources Director – April Curlin	615-371-2264	april.curlin@brentwoodtn.gov
HR Specialist (Benefits)– Robin Wright	615-371-7004	robin.wright@brentwoodtn.gov
HR Specialist (Payroll) – Melissa Beard	615-371-2261	melissa.beard@brentwoodtn.gov
HR Generalist (Recruiting) – Brittany Edwards	615-981-7061	brittany.edwards@brentwoodtn.gov
Medical/Vision – Blue Cross Blue Shield	800-565-9140	https://www.bcbst.com/
Dental Reimbursement – City of Brentwood	x 2140	robin.wright@brentwoodtn.gov
Voluntary Benefits – Mark III	1-833-200-7243	https://mymarkiii.com/cityofbrentwoodtn/
FBA – Flexible Benefits Administrator	1-800-437-3539	https://fba.wealthcareportal.com/
Ameritas Dental and Vision	1-888-808-5080	https://www.ameritas.com/
Employee Pension - TCRS	800-922-7772	https://treasury.tn.gov/Retirement/Information-and-Resources/TCRS-Overview-and-Self-Service
Deferred Compensation – Empower	800-922-7772	http://www.empower.com/
Employee Assistance Program – AllOne Health	800-822-4847	https://lifeservices.mylifeexpert.com/
Clinic and Wellness Program - Premise	615-468-6592	https://www.mypremisehealth.com/MyChart/Authentication/Login
Life & AD&D Insurance – OneAmerica	800-858-3829	https://www.oneamerica.com/employers/keep-my-benefits
Prescription Coverage – MedBen Rx	800-686-8425	http://www.medben.com/
Prescription Coverage – RxHelp Centers	866-478-9593	http://www.rxhelpcenters.com/
Telemedicine – Physician Now	888-283-6691	http://www.bcbst.com/
Brentwood YMCA Membership	615-373-9622	http://www.ymcamidtn.org/
Williamson County Rec Center Membership	615-790-5719	http://www.wcparksandrec.com/
EKU Advantage Program	859-200-012	http://www.eku.edu/
Southeast Financial Credit Union	800-521-9653	http://www.southeastfinancial.org/