

# EMPLOYEE BENEFITS ENROLLMENT GUIDE

## Plan Year 1/1/2023 – 12/31/2023



**LAGRANGE**  
GEORGIA

Presented by:



**STRONGSIDE**  
SOLUTIONS  
INSURANCE BROKERAGE PLUS



Dear City of LaGrange Employees,

With the continuing rise in healthcare cost, our goal is to provide our employees with benefit plan options that offer the protection you need without increasing costs. This year, our medical carrier proposed an increase to our medical premiums. After an extensive evaluation of other healthcare providers, we have decided to move to Allied Benefit for medical coverage utilizing the Aetna network for providers. Us-Rx Care will be our new pharmacy benefits manager. We will utilize MetLife for our dental coverage and EyeMed for our vision benefits. We are pleased to announce the City employee premiums will remain the same for all lines of coverage. New this year is an exclusive pharmacy savings program called Angel-Rx. This program allows for high dollar and brand name maintenance medications to be filled and shipped directly to your home at no cost to you! We are excited to have you learn more about this program during open enrollment this year.

The City's other ancillary coverages, Basic Life, Voluntary Life and Disability, will remain with Lincoln for the new plan year. There are no cost increases to these benefits for 2023. Flexible Spending and Health Savings Accounts remain through Medcom and our Employee Assistance Program remains with Pastoral Institute.

This booklet is designed to help you understand the benefits that we offer and how to use them. Please take it home and share it with your family. Understanding your plan options and using them effectively can save you money and help us provide the benefits you need at affordable rates. Our amazing HR staff is always here to answer questions and assist when needed.

We recognize the need to think about our plan over the long run, not just year to year. The new carriers and programs in place will allow us to do just that. Employee satisfaction is our number one goal and I hope you can enjoy some peace of mind that cost will not increase on any line of coverage offered this year.

Thank you for all the hard work you put in daily. Please know that it is recognized and greatly appreciated.

Thank you,

Meg Kelsey  
City Manager  
City of LaGrange

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## Our employees are our most valuable asset

In addition to receiving a competitive salary and having an equal opportunity for professional development and advancement, you may be eligible to enjoy other benefits which will enhance your job satisfaction. We are confident you will agree that the benefits program described in this guide represents a very large investment by City of LaGrange.

Our commitment to providing a competitive benefits program demonstrates the solid investment we make in our associates. Our objective is to maintain the loyalty of our current associates and attract talented newcomers who can help our organization grow. City of LaGrange will periodically review our benefits program and we will make modifications as appropriate.

### Eligibility

City of LaGrange offers you and your eligible family members a comprehensive and valuable employee benefits program. We encourage you to take the time to educate yourself about your options so that you can choose the best coverage for you and your family. Employees that meet the following criteria may participate in the City of LaGrange benefits program.

You become eligible for all health and welfare benefits coverage following 30 days from your date of hire, at which point you can make your benefit elections. Changes to your elections can only occur during open enrollment unless you experience a qualifying "Change of Status." For the City of LaGrange group benefits program, eligible employees must work 30 or more hours per week. Eligible dependents are defined as:

- ❖ Your spouse
- ❖ Dependent "child" up to age 26. (Child means the employee's natural child, stepchild or adopted child and any other child as defined in the certificate of coverage)

### Family Status Change Events

Generally, you can only change your benefit elections during the annual benefits enrollment period. However, you may be able to change some of your benefit elections upon a change in status event, provided you properly notify The City of LaGrange and the change is permitted under the plan terms. Proper documentation must be presented for an approved change. Examples of a qualifying "Change in Status" event may include:

- ❖ Your marriage
- ❖ Your divorce or legal separation
- ❖ Birth or adoption of an eligible child
- ❖ Death of your spouse or covered child
- ❖ Change in your spouse's work status that affects his or her benefits
- ❖ Change in your work status that affects your benefits
- ❖ Change in residence or work site that affects your eligibility for coverage
- ❖ Change in your child's eligibility for benefits
- ❖ Receiving Qualified Medical Child Support Order (QMCSO)

NOTE: If you have a family status change, you must notify the HR Department within 30 days of the event and complete the necessary forms.

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# EMPLOYEE BENEFITS OPEN ENROLLMENT

City of LaGrange offers an excellent selection of benefits for full-time employees and their eligible dependents. This Employee Benefits Enrollment Guide is designed to familiarize you with the benefits that are available. Benefits are a significant part of your total compensation package. It is important to be aware of the benefits and the value they represent to you.

## What is Open Enrollment?

Open Enrollment is a once-a-year opportunity to make changes to your current benefits and to review which dependents you will be covering during the new plan year. All changes you request will take effect January 1, 2023. The deadline to enroll for the 2023 plan year is December 9, 2022. After the deadline, you will not be able to make any plan changes until next open enrollment unless you experience a qualifying "Family Status Change."

## What's happening in 2023?

We are pleased to announce after a thorough search of the market we have a new medical carrier change to our current benefits package. The medical plan will be administered by Allied Benefits and will utilize the Aetna PPO Network. Dental coverage will be administered by MetLife. Vision will remain with EyeMed. Life and Disability insurance coverages will remain with Lincoln and UNUM. We will continue to administer the Tobacco Surcharge and the Spousal Surcharge for 2023.

*Questions? We're here to help! Please contact HR*

*Tina Treadwell, HR Manager [ttreadwell@lagrangega.org](mailto:ttreadwell@lagrangega.org)*

*Melissa Robertson HR Generalist [mrobertson@lagrangega.org](mailto:mrobertson@lagrangega.org)*

*Heather Culbertson HR Generalist [hculbertson@lagrangega.org](mailto:hculbertson@lagrangega.org)*





# Medical Benefits

The City of LaGrange offers a comprehensive health care plan through Allied Benefit and will utilize the Aetna network for providers. Employees will have the option to enroll in the medical plan listed below. Please review the Summary of Benefits & Coverage or Summary Plan Description for complete details on exclusions, limitations and pre-authorization requirements that may apply. Visit [www.alliedbenefit.com](http://www.alliedbenefit.com) and click Provider Networks to find an in-network provider. Please choose the Aetna Signature Administrator option.

Allied/Aetna Open Access In-Network Benefits		PPO PLAN In-Network	
Deductible			
Employee Only		\$1,250	
Employee + Spouse		\$2,250	
Employee + Child(ren)		\$2,000	
Family		\$2,500	
Coinsurance (portion you pay after deductible is met)		20%	
Out-of-pocket Maximum			
Employee Only		\$2,500	
Employee + Spouse		\$3,850	
Employee + Child(ren)		\$3,050	
Family		\$5,000	
Office Visit Copay		\$25	
Specialist Visit		\$50	
Preventive Care		Covered at 100%	
Lab & X-Ray Services		Deductible and Coinsurance	
Emergency Room / Urgent Care		\$250 Copay / \$35 Copay	
Hospital Services		20% Coinsurance after Deductible	
Prescription Drug Coverage	Retail Copay (30 day supply)	Retail / Mail Order Copay (90 day supply)	
Preferred Generics	\$15 Copay	\$45 Copay / \$37.50 Copay	
Non-Preferred Generics and Preferred Brands	\$50 Copay	\$150 Copay / \$125 Copay	
High Cost Generics and Non-Preferred Brands	20% Coinsurance to \$150	20% Coinsurance to \$450 Retail 20% Coinsurance to \$375 Mail	
Specialty Meds	20% Coinsurance to \$150	N/A	
Employee Bi-Weekly Cost Per Pay Period*			
Employee Only	\$95.00	Employee + Children	\$135.00
Employee + Spouse	\$210.00	Employee + Family	\$230.00

\*A bi-weekly tobacco surcharge of \$50 will be added to employees that use nicotine products. A bi-weekly spousal surcharge of \$100 will be added if the spouse is enrolled in The City's Plan and waived their own employer's health plan.

# Medical Benefits



The City of LaGrange offers a comprehensive health care plan through Allied Benefit and will utilize the Aetna network for providers. Employees will have the option to enroll in the medical plan listed below. For your reference, we encourage you to review the Summary of Benefits & Coverage or Summary Plan Description for complete details on exclusions, limitations and pre-authorization requirements that may apply. Visit [www.alliedbenefit.com](http://www.alliedbenefit.com) and click Provider Networks to find an in-network provider. Please choose the Aetna Signature Administrator option.

Allied/Aetna Open Access In-Network Benefits		HDHP PLAN In-Network	
Deductible			
Individual		\$1,750	
Family		\$3,250	
Coinsurance (portion you pay after deductible is met)		20%	
Out-of-pocket Maximum			
Individual		\$4,750	
Family		\$6,650	
Office Visit Copay		20% Coinsurance after Deductible	
Specialist Visit		20% Coinsurance after Deductible	
Preventive Care		Covered at 100%	
Lab & X-Ray Services		20% Coinsurance after Deductible	
Emergency Room / Urgent Care		20% Coinsurance after Deductible	
Hospital Services		20% Coinsurance after Deductible	
Prescription Drug Coverage	Retail Copay (30 day supply)	Retail & Mail Order Copay (90 day supply)	
Preferred Generics	20% Coinsurance after Deductible	20% Coinsurance after Deductible	
Non-Preferred Generics and Preferred Brands	20% Coinsurance after Deductible	20% Coinsurance after Deductible	
High Cost Generics and Non-Preferred Brands	20% Coinsurance after Deductible	20% Coinsurance after Deductible	
Specialty Meds	20% Max to \$150	N/A	
Employee Bi-Weekly Cost Per Pay Period*			
Employee Only	\$55.00	Employee + Children	\$95.00
Employee + Spouse	\$150.00	Employee + Family	\$190.00

\*A bi-weekly tobacco surcharge of \$50 will be added to employees that use nicotine products. A bi-weekly spousal surcharge of \$100 will be added if the spouse is enrolled in The City’s Plan and waived their own employer’s health plan.

# Allied & Your PPO Network

Your employer-sponsored health plan includes specialized support and services, and exclusive access to one of the largest networks of doctors and pharmacies— so you get better, broader coverage, at the lowest possible cost.



## Plan Administrator

Allied is a national healthcare solutions company that works directly with your employer to deliver you a seamless, and transparent healthcare experience, with benefit options tailored just for you. When it comes your health plan, Allied is your single point of contact - whether you have a question about your coverage, need help understanding a claim or want to find a doctor – always start with Allied.



## Provider (PPO) Network

Through your health plan, you have access to the Aetna provider network of doctors, hospitals, and facilities. Aetna is a national network with over 680,000 healthcare professionals and 6,000 hospitals participating. With this access, you will be guaranteed lower copays and coinsurance when you receive care from an in-network provider versus one that is out-of-network.

### Reminder:



Please inform your provider you are insured by Allied Benefit. This plan only uses the Aetna network for doctors and facilities. You are not insured by Aetna.

### Allied Customer Care:

**1-866-455-8727**

Open Monday – Thursday 8:30 am to 8:00 pm EST

Friday 9:00 am – 6:00 pm EST

Saturday 10:00 am to 1:00 pm EST



# ALLIED



PROVIDERS: Please call Allied at 1-866-455-8727 to confirm benefits and verify eligibility, or verify electronically via the Provider Fast Track at [www.alliedbenefit.com](http://www.alliedbenefit.com).



### Subscriber

Employer: City of LaGrange  
Group #: T12345  
Subscriber: JOHN SAMPLE  
Subscriber ID: SMPL0001

### Medical Plan

  
Aetna Signature Administrators<sup>®</sup>  
PPB  
Coverage: Family

### Deductible/Out-of-Pocket

**Additional Information**  
All dialysis providers are out-of-network. This Plan does not access or use the Aetna network for dialysis providers.

Contact Allied for questions 866-455-8727

### Pharmacy Plan

RxBIN: 017076  
RxPCN: 9999  
RxGRP: XXXX



[www.us-pxcare.com](http://www.us-pxcare.com)

Member & Pharmacy: 877-200-5533

Rx Copays: Gen \$15/Brand \$50/Non-Preferred 20% cost not exceed \$150

### Medical Claims Submission

This plan is administered by Allied  
EDI: Payer ID 37308  
Mail: Allied Benefit Systems, LLC  
PO Box 909786-60690  
Chicago, IL 60690  
866-455-8727

**In-Network Medical Benefits**  
Primary Care Visit: \$35 copay then plan pays 100% up to \$100, then pays 20% after deductible  
Specialist Visit: \$35 copay then plan pays 100% up to \$175, then pays 20% after deductible  
Urgent Care Visit: \$35 copay then plan pays 100%

**Out-of-Network Medical Benefits**  
Primary Care Visit: 40% after deductible  
Specialist Visit: 40% after deductible  
Urgent Care Visit: 40% after deductible



### Eligibility

Contact Allied 866-455-8727  
Mon-Thursday 7:30 - 7:00 CST, Fri 8:00 to 5:00 CST, Sat 9:00-12:00 CST.  
Online: [www.Alliedbenefit.com](http://www.Alliedbenefit.com)

This card does not guarantee coverage or eligibility. Aetna participating doctors and hospitals are independent providers and are neither agents nor employees of Aetna.

### Pre-Certification

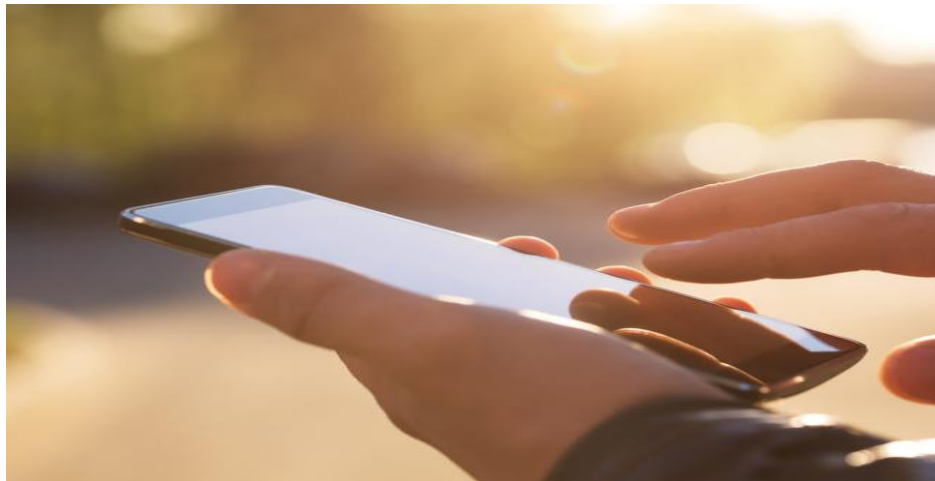
Contact Allied Care for Pre-certification:  
866-458-2995

Contact Allied for all other questions:  
866-455-8727

See plan description for details. Penalty may apply for failure to pre-certify according to requirements.

## Your ID Card:

- Will not list covered dependent names but will include your coverage tier (i.e. family).
- Will list your copays.
- Will have important contact information on the back for you and providers.



- All new members will receive ID cards in late December
- Contact Allied if you need additional ID cards
- Use your ID cards with all medical providers
- Temporary ID cards are also available on the Allied Member Portal at [www.alliedbenefit.com](http://www.alliedbenefit.com)



## US-Rx Care is Our NEW Rx Program Administrator

- US-Rx Care is one of the nation's largest pharmacy benefit manager
- Pharmacy includes over 68,000 retailers such as CVS, Kroger, Publix, Costco, Sam's Club, Walmart, and Walgreens
- See the lowest cost pharmacies on the member portal at <https://usrxcare.com/member/>

### Prepare for 2023 if You Are on A Current Medication

- Before December 31, 2022, refill your current prescriptions if a refill is available
- Show the pharmacist your **new** ID card on or after January 1, 2023 and ensure your most recent medications are on file at the pharmacy
- Remember: if you have any questions while at the pharmacy, please call the number on the back of your ID card: *PLEASE DO NOT LEAVE THE PHARMACY UNTIL YOU'VE CALLED THE NUMBER*



[www.usrxcare.com](http://www.usrxcare.com)

877-200-5533

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# Prescription Benefits: Member FAQ

## PRESCRIPTION MEDICATION BENEFIT ASSISTANCE GUIDE



### What to do at the pharmacy if:

- 1. You are told you or your dependents are not covered: DO NOT LEAVE THE PHARMACY**
  - Give your benefit card to the pharmacist to confirm they entered the correct information.
  - If correct, have the pharmacy call the help line on your benefit card: **877-200-5533** for assistance (24/7 365 day of the year).
  - If you confirm that the benefit records show inactive coverage, call your health plan administrator to update or correct your plan enrollment status. That phone number should also be listed on your benefit card.
  
- 2. Your out-of-pocket cost for your medication is more expensive than you last remember:**
  - Check the Lowest Cost Pharmacy Listing provided by your organization. Large chains such as CVS, Walgreens, and Rite Aid are typically higher cost than independent pharmacies and many grocery chains.
  - Ask the pharmacist to make sure your coverage is showing active under the plan or that the medication is covered under the plan.
  - If your plan has a deductible, some or all of the medication cost may be getting applied to your deductible
  - Call **1-800-241-8440** to speak with a pharmacy advocate to see if there are similar medications available that may have a lower cost to you.
  
- 3. You are told that your prescription was rejected: DO NOT LEAVE THE PHARMACY**
  - Ask the pharmacist why it rejected and if they can resolve the rejection.
  - Ask the pharmacist to call **877-200-5533** (24/7 365 days of the year) for help to resolve the rejection.
  
- 4. You are told that the medication is not covered and/or a Prior Authorization is needed DO NOT LEAVE THE PHARMACY**
  - Ask the pharmacist to contact your doctor or the number provided in their computer system to initiate a coverage or prior authorization review.
  - If you have previously been taking this medication through a previous benefit administrator, you may be eligible for one or two refills during the coverage review process.
  - If this is a new (first-time fill) prescription, the coverage review must be completed before your prescription can be filled. A representative of US-Rx Care will contact your doctor to obtain needed information. The quicker your doctor provides the needed records, the quicker the review can be completed.
  
- 5. If you are told a max cost limit was reached.**
  - This notification does not mean that plan benefits have been exceeded or that the medication can't be covered under the plan. It simply means that additional review is required.
  - Ask the pharmacist to call the number provided in their computer system to initiate a coverage review. If this is a refill US-Rx Care will review the prescription and may authorize an interim supply until a Prior Authorization review is completed.
  
- 6. If you are told that your medication must be filled or administered at a Specialty Pharmacy or an authorized location.**
  - Your plan benefit design may require that certain medications be shipped to you from a contracted specialized pharmacy or administered in a specific authorized location. This may be a different pharmacy from the one that previously filled your prescription or may be administered outside of your provider setting.
  - A designated Care Coordinator will contact your doctor to provide **instructions detailing where to send your prescription** if different from the current dispensing pharmacy.

If you have any additional questions, contact **877-200-5533**. The call center may forward your inquiry to a Clinical Team member assigned to your case, in which case that individual will reach back out to you typically within 24 hours.

## Angel Rx Medication Assistance Program

- Over 1,200 brand name maintenance or high-cost medications can be filled at a low OR no cost to you
  - No complicated forms to complete
- Angel Rx will notify HR as to who qualifies for the program
- A local Angel Rx rep will contact you directly and help you complete the application process
- 90-day supply will be shipped directly to your home

### **\$0 Cost for Employees!**

**1**

**Angel-RX will contact you about your pre-qualified medications. Look to receive a call from Angel-RX.**

**2**

**Angel-RX will collect required information and confirm your current medications.**

**3**

**Angel-RX will place your order and have the medication(s) shipped to your home or office...it is your preference.**

# Dental Benefits

City of LaGrange offers a comprehensive dental plan through MetLife. You are encouraged to review the Summary of Benefits & Coverage or Summary Plan Description for complete details on exclusion, limitations and pre-authorization requirements that may apply. To locate an in-network provider, please visit [www.metlife.com](http://www.metlife.com). Please see full plan summary available in PlanSource.

PPO Dental Plan	MetLife Plan Benefits	
	In-Network	Out of Network
Deductible Waived for Preventive Care	Yes	Yes
Annual Max Benefit per Participant	\$1,000	\$1,000
Individual Deductible	\$50	\$50
Family Max Deductible	\$150	\$150
Type A – Diagnostic & Preventive (cleaning, x-rays, exams)	100%	100%
Type B – Restorative (fillings, simple extractions, periodontal maintenance)	80% after deductible	80% after deductible
Type C – Major (Crowns, Dentures, Root Canals, Onlays)	50% after deductible	50% after deductible
Dental Plan Reimbursement Levels	Based on Contracted Fees	99th Percentile
Additional Member Responsibility in excess of Coinsurance	None, unless annual max benefit is exceeded	Yes, the difference between billed charges and the plan reimbursement

- **Deductible does not apply to diagnostic/preventive services**
- **99<sup>th</sup> percentile refers to the Maximum Allowable Charge based on 99% of the dentist. Members may be balanced billed for any amount out of network dentist charges over Maximum Allowable Charge.**

Employee Coverage Tier	Employee Bi-Weekly Cost Per Pay Period
Employee Only	\$14.00
Employee + Family	\$40.00



# Vision Benefits

The City of LaGrange has designed a quality and affordable vision plan through EyeMed that includes coverage for both an annual vision exam as well as benefits for glasses or contact lenses. To locate an in-network provider, please visit [www.eyemed.com](http://www.eyemed.com). Please refer to the vision benefit summary in PlanSource for a more complete list of services.

Insight Network	In-Network	Out of Network
Annual Eye Exam	\$10 copay (1 time per 12 months)	Up to \$35 (1 time per 12 months)
Frame Allowance	\$120 Allowance then 20% off remaining balance (1 time per 24 months)	Up to \$60 (1 time per 24 months)
Lens Copay	Single Lens – Up to \$25 Bifocal Lens - Up to \$25 Trifocal Lens – Up to \$25 (1 time per 12 months)	Single Lens – Up to \$25 Bifocal Lens - Up to \$40 Trifocal Lens – Up to \$65 (1 time per 12 months)
Contact Lens Copay	Conventional - \$135 Allowance then 15% off remaining balance Disposable - \$135 allowance Medically Necessary – Covered in full	Conventional – Up to \$108 Disposable – Up to \$108 Medically Necessary – Up to \$210

**\*Note: The plan covers either contact lenses or lenses for your glasses once every 12 months.**

**\*\*Your Frequency Period begins on January 1 (Calendar year basis)**

**Lasik or PRK: Lasik surgery and much more are available through EyeMed**

Employee Bi-Weekly Cost Per Pay Period			
Employee Only	\$2.76	Employee + Children	\$5.52
Employee + Spouse	\$5.25	Employee + Family	\$8.12



# Life Insurance



## Basic Life and Accidental Death & Dismemberment (AD&D)

City of LaGrange offers Basic Life and AD&D benefits to eligible employees. The basic life insurance benefit will be paid to your designated beneficiary in the event of death while covered under the plan. The AD&D benefit will be paid in the event of a loss of life or limb by accident while covered under the plan. Employees can elect coverage for their spouse and children in addition to their own coverage. Please be sure your beneficiary information is current for all life insurance policies.

<b>Employee Basic Life &amp; AD&amp;D</b>	\$50,000 Benefit	\$2.76 Per Pay Period
<b>Spouse and Child Life Benefit</b>	\$10K Spouse, \$5K Child	.86 Per Pay Period
<b>Spouse and Child Life Benefit</b>	\$5K Spouse \$2K Child	.38 Per Pay Period
<b>Spouse and Child Life Benefit</b>	\$1K Spouse, \$1K Child	.13 Per Pay Period

## Voluntary Life (Employee Paid)

To supplement your group life insurance benefit, you may purchase additional Life insurance through Lincoln. This additional coverage is voluntary and the cost you'll pay via payroll deductions will depend on your age and the amount of coverage you elect. Benefit reductions begin at age 65.

Lincoln Voluntary Life	Benefit Maximum	Guaranteed Issue
Employee Coverage	5x annual salary to max \$300,000 in \$10K Increments	\$150,000

### Voluntary Life Guaranteed Issue:

By electing coverage when you are initially eligible as a new hire, you can elect up to the "guarantee issue" amount without answering medical questions and underwriting review.

You will be required to provide evidence of insurability (EOI), subject to underwriting, before a policy of any additional amount will be issued. You will need to provide evidence of insurability if:

- You elect to initially enroll in an amount over the guarantee issue amount or elect to enroll after your initial eligibility.

AGE	Monthly Rate per \$1,000 of Benefit
Under 30	\$.07
30 -34	\$.08
35 – 39	\$.12
40 – 44	\$.19
45 – 49	\$.32
50 – 54	\$.53
55 – 59	\$.95
60 – 64	\$.98
65 - 69	\$1.74
70 +	\$3.35

To determine cost: total benefit amount/1,000 \* age rate = monthly amount; monthly amount \* 12 / 26 = per paycheck cost.

Example: 50 years old electing \$50K in coverage would be: \$50,000/1000=50 \* .53=26.50 \* 12 = 318 / 26 = \$12.23 per pay period cost.

# Whole Life Insurance



## Whole Life Insurance

can pay money to your family if you die. It can help them with basic living expenses, final arrangements, tuition and more.

### How does it work?

You can keep Whole Life Insurance as long as you want. Once you've bought coverage, your cost won't increase as you age. The benefit amount stays the same, too — it doesn't decrease as you get older. That means you get protection during your working years and into retirement.

Whole Life Insurance also builds cash value at a guaranteed rate of 4.5%.\* You can borrow from that cash value, or you can buy a smaller, paid-up policy — with no more premiums due.

### What's included?

#### A "Living" Benefit

You can request an early payout of your policy's death benefit (up to \$150,000 maximum) if you're diagnosed with a terminal illness and expected to live 12 months or less. It can help cover your costs while you're still alive. The payout would reduce the benefit that's paid when you die.

#### Waiver of Premium

If you're disabled for at least six months before age 65 and you remain disabled, you won't have to pay premiums until you recover and return to work.

#### Long Term Care Rider

You may be able to use your death benefit to pay for long term care. Subject to rider conditions. See your plan administrator for more information.

### Who can get coverage?

<b>You:</b>	You can purchase coverage for as little as \$3 weekly. The benefit amount is based on the premium amount you select, your age when coverage begins, and whether you use tobacco.
<b>Your spouse: Individual coverage</b>	Available for your spouse between the ages of 15 to 80, but you must purchase coverage for yourself. If you leave your employer, you can keep this coverage and be billed at home. You can purchase coverage for as little as \$3 weekly, as long as the minimum benefit is at least \$10,000. The benefit amount is based on the premium amount you choose, your spouse's age when coverage begins, and whether they use tobacco.
<b>Your children: Individual coverage</b>	Your children can have individual coverage, but you must purchase coverage for yourself. If you leave your employer, your children can keep their coverage. You can purchase coverage for each child for as little as \$1 a week.

### Why should I buy coverage now?

- It's more affordable when you're younger. Once you've bought coverage, your cost stays the same as long as you keep it.
- The cost is conveniently deducted from your paycheck.
- Whole life gives you valuable protection in addition to any term life insurance you might have.

### What else can I add?

#### An Accidental Death Benefit

This increases the payment your family would receive if you die from a covered accident before age 70.

- Available for you and your spouse, age 15-65
- Doubles the death benefit, which could add up to \$150,000 extra coverage

This option will increase your cost.

#### Sample rates<sup>\*\*</sup> (Choose the plan that's right for you)

##### Lifetime premium

You'll have coverage as long as you make your payments. Your premiums are spread out over your lifetime.

\$3 Weekly cost		
Issue age	Coverage amount	Guaranteed cash value at 65
25	\$17,910	\$6,215
35	\$11,650	\$3,629
45	\$6,949	\$1,767
\$6 Weekly cost		
Issue age	Coverage amount	Guaranteed cash value at 65
25	\$35,821	\$12,430
35	\$23,301	\$7,260
45	\$13,898	\$3,534
\$9 Weekly cost		
Issue age	Coverage amount	Guaranteed cash value at 65
25	\$53,731	\$18,646
35	\$34,951	\$10,890
45	\$20,846	\$5,302

\*\*Sample amounts shown are for non-tobacco users. Cash values may vary for policies effective prior to 01/01/2021.

# Disability Insurance



City of LaGrange is pleased to offer employees with short- and long-term disability benefits through Lincoln. In the event you become disabled and cannot work, as a result of an accident or sickness, these benefits provide a source of income when you likely need it most. Below is a brief description of how benefits are paid under each policy. Additional information can be found in your certificate of coverage. Please contact Human Resources if you plan to go out on leave or, if unplanned, contact Human Resources immediately.

## Short-Term Disability:

Contribution	Employee Paid
Maximum Weekly Benefit	\$100 - \$400
Benefits Begin After (Elimination Period)	7 days
Maximum Benefit Period	180 Days
Pre-Existing Waiting Period	None

Weekly Benefit*	Bi-Weekly Deduction
\$100	\$1.94
\$150	\$2.91
\$200	\$3.88
\$250	\$4.85
\$300	\$5.82
\$350	\$6.78
\$400	\$7.75

\* Benefits cannot be paid in addition to sick leave. You may choose sick leave or disability, but not both. Benefits are not paid for occupational illness or accident.



# Disability Insurance



City of LaGrange is pleased to offer an employer paid long term disability plan that pays 40% of your monthly pre-disability salary to a maximum monthly benefit of \$3,000.. In addition, an employee paid, or voluntary long-term disability is available which pays 60% of your monthly pre-disability salary to a maximum monthly benefit of \$5,000.

## Basic Long-Term Disability:

Contribution	Employer Paid
Monthly Percentage	40% of monthly earnings
Maximum Monthly Benefit	\$3,000 per Month
Waiting Period	180 days
Maximum Benefit Period	To Age 65
Pre-Existing Waiting Period	3/12

## Voluntary Long-Term Disability:

Contribution	Employee Paid
Monthly Percentage	60% of monthly earnings
Maximum Monthly Benefit	\$5,000 per Month
Waiting Period	180 days
Maximum Benefit Period	To Age 65
Pre-Existing Waiting Period	3/12

Note: Pre-existing condition limitation applies to long term disability. If you have received medical treatment, consultation or care 3 months prior to obtaining this coverage and a disability of same nature occurs during the first 12 months of coverage, your claim could be denied. Please review your certificate of coverage for additional details.



## **FSA (Flexible Spending Account)**

- Tax free payroll contributions for use January 1, 2023 – December 31, 2023
- Helps pay for medical, dental, vision and pharmacy expenses (health) or dependent care/daycare costs for children under age 13 or dependents who are incapable of self care
- Administered by Medcom
- \$610 Rollover and 60 day claims filing period (health only). Dependent care funds do not rollover
- Healthcare elected funds are available on January 1, 2023
- Dependent care funds are available as they accrue
- New enrollees will receive an FSA debit card for use
- Visit [www.medcombenefits.com](http://www.medcombenefits.com) for more information. Visit [www.fsastore.com](http://www.fsastore.com) for a list of eligible expenses.

### **FSA 2023 Annual Employee Contribution Amount**

**\$3,050 Health Care**

**\$2,500 Dependent Care (filing separately)**

**\$5,000 Dependent Care (filing jointly or head of household)**

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# Health Savings Account (HSA)



An HSA is a health savings account that allows you to set aside funds on a tax-free basis for qualified medical expenses now or after you retire. HSAs roll over from year to year and may be invested and earn tax-free investment dollars. They are a great way for you to save money for health care costs now or in the future, and they also help you become more involved in your health care decisions.

## There are many advantages to an HSA:

- Tax advantages—You can have your HSA contributions deducted from your paycheck on a pre-tax basis or, if you contribute on your own, you can deduct the contributions off your federal and state tax returns.
- Saving advantages—The HSA is your account, and the funds roll over every year for future health care expenses and/or retirement (on a taxable basis currently). You earn interest on the money in your account, too.
- Investment advantages—Multiple investment options are available.

**The City of LaGrange will also contribute to your HSA account based your level of coverage in the HDHP medical plan! The City will match up to \$500 per employee or \$1,000 per family unit.**

The total HSA contributions for 2023 (including the City's contribution)  
cannot exceed:  
Individual - \$3,850  
Family - \$7,750

## Considering an HSA may save money in the short and long-term by:

- Deducting 100% of your HSA contributions from your taxable federal income if you make contributions outside your payroll deductions.
- Having the money in your HSA earn interest and/or gains on a tax-free basis.
- Paying no penalties or taxes when you use your HSA to pay for qualified medical expenses.
- Having a qualified high-deductible HSA-eligible health insurance plan, which typically has a lower premium than a plan with a lower deductible.
- Owning the money in the HSA, so you can keep it if you move, change jobs or locations. Like an IRA, the account belongs to you, not your employer. But unlike an IRA, your employer can contribute to your HSA.
- In addition, you may invest your funds. You must have a minimum of \$1,000 in your HSA before you invest funds.
- You will receive a Medcom branded MasterCard debit card to us to pay for out-of-pocket expenses.
- Visit [www.medcombenefits.com](http://www.medcombenefits.com) to access your HSA site and find important information on this plan.

\*The maximum you can contribute to an HSA in one year is set by the IRS. If you are age 55 or older, you can contribute an additional catch-up contribution of \$1,000. It is your responsibility to make sure your HSA contributions plus your employer's contributions do not go over the IRS maximum amount.

***You cannot participate in an HSA if you or your spouse have a medical FSA. You can participate in an HSA with a Dependent Day Care FSA. You MUST be enrolled in the HDHP Medical plan to participate in this benefit.***



# Employee Assistance Program (EAP)

City of LaGrange's Employee Assistance Program through Pastoral Institute is offered in addition to regular benefits and is a free, confidential counseling assessment and referral service for employees and their household family members 24/7/365. The EAP provides access to trained professionals in individual, marriage & family counseling, as well as employee.

There are a broad range of work-life services available, including but not limited to:

- ❖ Marital or Family Counseling
- ❖ Job Related Concerns
- ❖ Parental Guidance
- ❖ Legal Consultation
- ❖ Financial Counseling
- ❖ Emotional or Mental Health Assistance
- ❖ Substance Abuse
- ❖ Elder Care
- ❖ Adoption
- ❖ Stress



You can call the EAP for telephonic counseling as many times as you need, and you also have access to 6 face-to-face or telehealth therapy sessions with a specialist. Counselors will be able to assess your situation, recommend an action plan, and/or refer you to other resources if necessary.

All calls into the EAP program are 100% confidential. Participation is not documented and will not be reported to your employer.

**Pastoral Institute**  
2022 15<sup>th</sup> Ave  
Columbus, GA 31901  
[info@pastoralinstitute.org](mailto:info@pastoralinstitute.org)  
706-649-6500 or toll free 800-649-6446  
[www.pastoralinstitute.org](http://www.pastoralinstitute.org)



# Because life doesn't always go as planned.



No matter how well you plan your life, you can be sure a few unforeseen challenges will arise. When they do, it's reassuring to know that help and support are close at hand — thanks to *LifeKeys*® services from Lincoln Financial Group. If you are enrolled in life and/or AD&D insurance, this program provides access to a wide array of services to help you and your loved ones through life's ups and downs — and prepare you for whatever lies ahead.

**It's easy to access *LifeKeys*® services. Just call 1-855-891-3684 or visit [GuidanceResources.com](https://www.guidanceresources.com).** (First-time user: Enter Web ID LifeKeys)



## For your beneficiaries: help, guidance and support at a difficult time

The emotional impact of losing a loved one can be profound and long-lasting. All too often, financial or legal issues can add to the stress. That's why *LifeKeys*® services can be a welcome resource for your beneficiaries.

These services are available for up to one year after a loss. They may be accessed by any combination totaling six in-person sessions for grief counseling, or legal or financial information, and unlimited phone counseling.

### Grief counseling — advice, information, and referrals on:

- Grief and loss
- Stress, anxiety, and depression
- Memorial planning information
- Concerns about children and teens

### Financial services — online resources or advice from financial specialists on:

- Estate planning
- Budgeting
- Overcoming debt
- Bankruptcy
- Investments

### Legal support — access to quick legal information on:

- Estate and probate law
- Real estate transactions
- Social Security survivor and child benefits
- Important documents your beneficiaries need

### Help with everyday life — comprehensive information on:

- Planning a memorial service
- Finding child care or elder care
- Selecting a mortgage
- Moving and relocation
- Making major purchases



## TravelConnect<sup>SM</sup> services

### Make travel less stressful.

We're here to assist you with:

- Emergency travel arrangements and funds transfers
- Lost or stolen travel documents
- Language translation services
- Medical and dental referrals
- Corrective lens and medical device replacement
- Medication and vaccine delivery
- Updates to your family, employer, and home physician
- Evacuation coordination for an emergency security or political event, or natural disaster
- Destination info — including weather, currency and more

*Detach and keep this card with you at all times.*

## Caring support and assistance when you travel.

*TravelConnect* is a comprehensive program that can bring help, comfort, and reassurance if you face a medical emergency while traveling 100 or more miles from home. Whether traveling for business or leisure, if you are enrolled in life and/or AD&D insurance, you and your loved ones can count on our staff for responsive and caring support — 24 hours a day, 7 days a week.

### You can count on *TravelConnect*<sup>SM</sup> services to:

**Arrange and pay for transportation** to the nearest medical facility. We'll also arrange and pay for the patient's trip home.

**Coordinate travel and airfare** for your dependent children under 18. This includes the services, transportation expenses, and accommodations of a nonmedical escort.

**Monitor medical care and recovery.** Services include:

- Medical record requests
- Intermediary services
- Communication with your family, employer, and physician back home
- Recovering lost or stolen documents
- Medical and dental referrals
- Language translation
- Corrective lenses and medical device replacement
- Medication and vaccine delivery
- Arrangements for a deceased traveler
- And more!



## Contact Information for Benefit Providers

Benefit	Carrier / Provider	Policy #	Contact Information
Medical	Allied	A23155	866.455.8727 <a href="http://www.alliedbenefit.com">www.alliedbenefit.com</a>
Dental	MetLife		800.GET.MET8 <a href="http://www.metlife.com">www.metlife.com</a>
Vision	EyeMed	9713348	866.939.3633 <a href="http://www.eyemed.com">www.eyemed.com</a>
Short-Term Disability Insurance	Lincoln	534121	800.423.2765 <a href="http://www.lfg.com">www.lfg.com</a>
Long-Term Disability Insurance	Lincoln	534121	800.423.2765 <a href="http://www.lfg.com">www.lfg.com</a>
Basic Life and AD&D and Voluntary Life Insurance	Lincoln	1588585	800.423.2765 <a href="http://www.lfg.com">www.lfg.com</a>
Whole Life Insurance	UNUM	N/A	800.ASK.UNUM <a href="http://www.unum.com">www.unum.com</a>
Health Savings Account, Flexible Spending Account, Dependent Care FSA	Medcom	N/A	800.523.7542 <a href="http://www.medcombenefits.com">www.medcombenefits.com</a>
Employee Assistance Program (EAP)	Pastoral Institute	N/A	800.649.6446 <a href="http://www.pastoralinstitute.org">www.pastoralinstitute.org</a>







*For more information, please contact the Human  
Resource Department*

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Heather Culbertson – HR Generalist

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*The information in this Benefits Summary is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Summary was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Benefits Summary and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this summary, contact HR.*