

INSURANCE ENROLLMENT NOTICE

As a Metro Government employee, working 20 or more hours a week, you are entitled to group medical and dental insurance and an optional benefits package. Your department's HR Representative will schedule you for a new employee orientation within your first 30 days of employment and you **must be prepared to make your benefit elections during this meeting** (your next opportunity to change your elections will be during Annual Enrollment or at the time of an eligible change in status). If you have other insurance coverage, you may opt out of the medical and dental benefits if you can provide proof of other coverage. You may ask your Department HR Representative to schedule you for this orientation later in the 30-day period if you need more time to make your decisions.

If you are not enrolled or have not opted out within 30 days, you will be **defaulted** into single coverage with BlueCross BlueShield PPO and Delta Dental Premier plan and premiums will automatically be deducted from your paycheck on a pre-tax basis. Please be advised that if you do not make your benefit elections timely, you may be in arrears and extra insurance premiums may be taken out of your paycheck.

By your signature below, you also acknowledge that you have received a copy of the *Metro Nashville Employee Benefit Handbook*.

Benefits Include:

Medical and Dental Insurance

BCBS PPO
CIGNA Choice Fund
Delta Dental Premier
Delta Dental Limited PPO

Optional Benefits

Vision Insurance
Supplemental & Dependent Life Insurance
Short-Term Disability
Long-Term Disability
Long-Term Care Insurance

Life Insurance

Group Life
Accidental Death & Dismemberment
In-Line-of-Duty Death Benefit

Pension Benefits

Service (vested after 5 years of service)
Medical Disability (after 10 years of service)

Employee Signature _____ Date _____

Print Name _____

Social Security #: _____

Department
Representative Signature _____ Date _____

Print Name _____

REVISED 11/2/11

NEW=HIRE=PAPERWORK



Benefit Enrollment Information

Metro Government Employees who work 20 or more hours a week are eligible to participate in the benefit system. The benefit system consists of health, dental, mental health and life insurance, disability pension benefit, service pension benefit, and an in-line-of-duty death benefit. You will become eligible for insurance benefits on the first of the month following completion of 30 days of employment from your eligibility date – generally your hire date. If you can provide proof that you are covered by other medical and/or dental insurance, you may opt out of Metro's group insurance benefits. You become eligible to participate in the pension system after 6 months of service.

As a Metro Government employee, you may also elect to participate in other benefits, such as a flexible spending account, deferred compensation or optional benefit programs. Below is information concerning each of your benefit choices and important information that you will need to keep on hand for future reference. For more specific information about your benefits, please refer to your *Inside Metro Human Resources Guide* that you received from your Department HR Representative or on-line at Nashville.gov.

If you fail to enroll into benefits within 30 days of your employment date, the plan requires that you be defaulted with single coverage into the PPO medical plan and dental Premier plan. If this occurs, you may not be allowed to add family coverage or change plans until the next Annual Enrollment.

Enrollment Orientation and Documentation To Bring

Human Resources will work with your department to set up a time for you to attend the Enrollment Orientation.

It is vital that you provide us with the **Social Security numbers and dates of birth of each of your dependents** you plan to enroll and list as beneficiaries at the time of your enrollment meeting. If you are required, by court order, to provide medical coverage for a dependent child, you will need to bring a copy of the court order requiring you to provide coverage. If you have a dependent child for which you have custody, are in the process of adopting or have foster care placement, you will need to provide the court order or agreement at the time of your enrollment if you wish to add the child as a covered dependent.

If you are opting out of Metro's medical and/or dental benefits, **you are required to provide proof of other coverage at the time of your new hire orientation.** Proof of other coverage may be in one of the following forms: 1) a photo-copy of an insurance card with your name on it; 2) a letter from your spouse's or parent's employer documenting that you are a covered dependent; or 3) a letter from your spouse's or parent's insurance company documenting that you are a covered dependent. If you do not bring proof of other coverage to the new employee orientation, you will be required to enroll in Metro's medical and dental plans. Your next opportunity to opt-out will be during the Annual Enrollment Period or at the time you have an eligible change in status.

Health Insurance

The Employee Benefit Board has provided you with two choices in health insurance: BlueCross BlueCross PPO and CIGNA Choice Fund. It is important that you chose the insurance plan that best fits the needs of your situation, as you will not be allowed to switch to a different insurance plan until the next Annual Enrollment.

Dental Insurance

You have two dental options: Delta Dental Limited PPO and the Delta Dental Premier plan. Though both plans are with Delta Dental, they have different levels of benefits. If you elect the Limited PPO plan, you will be required to use a dentist in the PPO network. If you elect the Premier plan, you may seek treatment through network or non-network providers with a higher level of benefit through network providers.

COBRA Insurance

Federal law requires Metro Government to provide to you and your dependents the opportunity to elect a temporary extension of your health, dental, and vision certain situations. These situations include reduction of work hours, termination of employment, loss of eligibility, divorce or death. **Once a qualifying event (or eligible change in status) is met, it is your responsibility to notify Human Resources within 60 days of that event so that you or your dependents may be notified of your rights under COBRA.**

Optional Benefits

As a member of the benefit system, you also have the opportunity to enroll in vision insurance, short-term disability, long-term disability, long-term care, supplemental life and dependent life insurance. For more information about these great benefits, refer to your *Inside Metro Human Resources Guide*.

Adding Dependents to Your Insurance

Dependents are defined by the plan as follows:

- Spouse (as legally recognized by the State of Tennessee, while not divorced, legally separated or common law)
- Dependent Child(ren) from birth up to age 26 if he/she:
 - Is your child by birth, legal adoption (or those placed in your home just prior to legal adoption), legal custody/guardianship by court order, or is your stepchild whose primary residence is with you and your spouse;
 - Is a foster child living in your residence in accordance with a "Foster Care Placement" which means and is defined as the supervised adoption period prior to final adoption as approved by a court of competent jurisdiction; and
 - he/she is not eligible for their own employer-sponsored health plan.

Only those dependents defined in this section are eligible for coverage. Therefore, foster children (placed in the home for care, but not adoption), stepchildren whose primary residence is not with your or your spouse, ex-spouses, and parents of the employee or spouse are *not* eligible. Human Resources may at anytime require documentation to support a dependent's eligibility.

Life Insurance

As a member of the benefit system, your beneficiary is entitled to a \$50,000 term life insurance benefit upon your death. The cost for this benefit is paid entirely by Metro Government. When you come to the enrollment orientation, you will be asked to designate a beneficiary(ies) to receive this benefit upon your death.

Disability Pension Benefit

Metro Government is not covered by Worker's Compensation Insurance, but is self-insured with a substantially equal program. Under the disability pension plan, there are two types of disability benefits: 1) In-Line-of-Duty disability benefit that covers you for injuries that occur in the course of your employment; 2) Medical disability benefit. Under this benefit, you would receive a percentage of your salary if you were to become disabled and unable to work.

Service Pension Benefit

As a member of the benefit system, you are eligible to receive a service pension benefit once you have vested with at least 5 years of service. Contributions toward your retirement are completely paid by

Metro. The amount of pension that you receive depends upon both your earnings and your length of service.

If you were previously employed by Metro Government for a period of time greater than six months, you may be eligible to receive credited service under the system for your past employment. Once you are reemployed with Metro for one year, your prior service may be connected.

In-Line-of-Duty Death Benefit

If you are injured in-the-line-of-duty and lose your life, and if the conditions set forth in the In-Line-of-Duty Death Benefit Plan are met, your Estate may be eligible for a payment of up to \$100,000. To be eligible for this benefit, death must be a direct result of an act occurring or a thing done or a risk taken which was required of the employee in the performance of the employee's duties. The Metro Employee Benefit Board will review the circumstances surrounding the events leading to the death and will determine if the benefits would apply under this section.

Medical Treatment for In-Line-of-Duty (IOD) Injuries

If you should be injured in-line-of-duty, you are entitled to "emergency" medical treatment at the nearest available doctor's office, clinic or hospital (emergency treatment at a hospital will be covered at 100%). All further follow-up treatment will be provided at no expense to you by through a network of providers with Metro's IOD administrator, Alternative Service Concepts (ASC). However, if you elected to participate in Metro's group medical insurance plan you also have the option to seek follow-up treatment through your own personal physician by utilizing your health insurance and paying applicable co-pays and charges. The group health co-pays and charges are eligible for reimbursement through ASC.

Flexible Benefit Program

This program offers two options in which you may participate that will save you tax dollars: 1) before tax premium savings plan where your health and dental insurance premiums may be deducted from your pay check before any Federal Income tax or Social Security benefits are calculated; 2) a flexible spending account program that will assist you in paying for eligible health care expenses that may or may not be covered by the medical plans and for dependent care costs. You may enroll in both of these programs during the new employee orientation.

Deferred Compensation – 457 Plan

This program, governed by the Internal Revenue Service, allows you to put a portion of your earnings into a tax deferred account to be used for future retirement needs. The Benefit Board has selected ING to administer this program and you may enroll during the new employee orientation or at anytime by calling ING at 627-1500.

Eligible Changes in Status and How They May Impact Your Benefits

There are several important events in your life that may cause you to reevaluate your benefits, such as a marriage, birth, divorce, death, a change in your spouse's job or benefits, or a change in status of a dependent. When these events occur, you will need to consider whether or not you need to make a corresponding change in your health, dental or vision coverage or update your life insurance beneficiary.

You have 60 calendar days from the date of the eligible change in status to make a corresponding change in your health, dental or vision plan; otherwise, you will be required to wait until the next Annual Enrollment. This means that you will also need to provide any necessary documentation and sign the appropriate forms within this 60 calendar day period. If you experience an eligible change in status, please contact Human Resources at 862-6700 to begin this process.

⌘ Requests for ADA accommodations should be directed to 862-6700.

UPDATED 11/2/11

2012 Benefit Plan Rates (per pay period¹)

Plan	Coverage Level	<u>General Government</u>		<u>MNPS Employees</u>	
		12-month Semi-Monthly ¹	9-month Semi-Monthly	12-month Bi-Weekly	10-month Bi-Weekly
BCBS	Single	\$75.50	\$100.67	\$69.69	\$86.29
	Family	\$181.00	\$241.33	\$167.08	\$206.86
CIGNA	Single	\$73.00	\$97.33	\$67.38	\$83.43
	Family	\$174.50	\$232.67	\$161.08	\$199.43
Dental	Single	Metro provides Single Coverage at No Cost to You			
	Family	\$18.86	\$25.16	\$17.42	\$21.56
Vision	Basic Plan				
	Single	\$1.55	\$2.07	\$1.43	\$1.77
	Family	\$4.74	\$6.32	\$4.38	\$5.42
	Enhanced Plan				
	Single	\$2.12	\$2.83	\$1.96	\$2.42
	Family	\$6.79	\$9.05	\$6.27	\$7.76
Short-Term Disability	Monthly premium is .032 times your weekly pay. Example: \$400 weekly earnings x .032 = \$12.80 per month				
Long-Term Disability	Monthly premium is .0035 times your monthly pay. Example: \$1,600 monthly earnings x .0035 = \$5.60 per month				
Long-Term Care	Contact Prudential for rates.				
Supplemental Life	Age		Monthly Rate per \$10,000 in coverage		
	0 to 29		\$0.30		
	30 to 34		\$0.50		
	35 to 39		\$0.60		
	40 to 44		\$0.90		
	45 to 49		\$1.50		
	50 to 54		\$2.20		
	55 to 59		\$3.80		
	60 to 64		\$5.00		
	65 to 69		\$6.80		
70 and over		\$8.20			
Dependent Life	\$2.18 per month for spouse and eligible dependent children				

¹ General Government employees paid bi-weekly (26 pay periods) will have premiums deducted from 24 pay periods.