

**Benefits Information Sheet
(New Employee)**

- **SEIB Health and Dental Insurance (SEIB)** – optional benefit **ONLY IF** you have proof of credible group coverage from another insurance provider, then you can submit a Declination of Coverage Form.
(See your Local Government Health Insurance Program Guide when it arrives in the mail or contact SEIB @ 1-866-836-9137)

****Coverage begins the first day of employment: Premiums are deducted one month in advance****

Type of Coverage	Coverage Amount	First Payroll Deduction Amount
Single Coverage	\$33.00 per pay period	\$66.00
Family Coverage	\$187.50 per pay period	\$375.00

- **Retirement Systems of Alabama (RSA)** – a percentage of your gross income will be placed into RSA. The percentage depends on your member status with RSA.

Contact RSA @ 1-877-517-0020

TIER 1 Employee Contribution	TIER 2 Employee Contribution
7.5% - Section 12	6% - Section 12
8.5% - Public Safety	7% - Public Safety
	<u>Tier 2 Employee reduced benefits</u> Retirement eligibility: Must work until age 62. *there is no 25 yr or 30 yr retirement eligibility Vesting: 10 years until vesting in RSA Earnable contribution: 125% of base pay per year
TIER 1 Employer Contribution	TIER 2 Employer Contribution
13.90%	13.01%

- **Mutual of Omaha (paid by the City)** – Long-Term Disability coverage for the first 10 years of employment with the City of Homewood. After 10 years of employment you become eligible for Retirement Disability under RSA.
- **Mutual of Omaha (paid by the City)** – \$50,000 Basic Life and AD&D coverage – The imputed cost of coverage in excess of \$50,000 must be included in income, using the IRS Premium Table, and are subject to social security and Medicare taxes.

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OPTIONAL BENEFITS

- **Flexible Benefit Plan** – Administered by BenefitElect (Chappelle Consulting Group, Inc.) allows the employees to elect to payroll deduct dependent care or unreimbursed medical expenses through a medical spending account. (see Flexible Benefit Plan Information sheet for more details)

Dependent Care	Medical Expenses (not paid by insurance)
\$5,000 maximum per year \$2,500 if married filing separately	\$2,500 maximum allowed <i>(you can request a list of covered items)</i>

VSP Vision Insurance – Provides coverage for network eye doctors separate Type of Coverage	Coverage Amount
Employee Only	\$ 8.14
Employee + Family	\$19.72

- **Guardian Comp Benefits** — Supplemental dental coverage is available.

Dental Access Overview T-185 Plan - Alabama		Dental Indemnity Overview Elite Choice 405 with Ortho	
Employee Only	\$30.30	Employee Only	\$39.74
Employee + One Dependent	\$58.88	Employee + One Dependent	\$77.72
Employee + Family	\$99.74	Employee + Family	\$131.56

- **Southland** – Additional Dental and Vision plans available
- **Mutual of Omaha (Voluntary Term Life and AD&D)** – You can elect to have additional Term Life and Accidental Death and Dismemberment Insurance for employee plus spouse and dependents at an additional charge

****Note:** you must elect the same amount of coverage on yourself that you elect on your spouse and \$10,000.00 per children for \$2.00 monthly (this amount is deducted on the 30th of each month)

- **Alerus** – Retirement Plan Options

Roger Chandler | Chandler Financial Group, Inc.
 1440 Stoneykirk Road | Pelham, AL 35124
 Office: 205-620-9499 | Fax: 205-664-7730 | Cell: 205-515-6363
 www.chandlerfinancialgroup.com | roger@chandlergroup.com

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- **Nationwide Retirement Plan (deferred comp)** - Retirement solutions

Nicholas Turner | Retirement Specialist
5900 Park wood Place, PW-05-07
Dublin, OH 43016

Home office: 877-677-3678 x48754 | Montgomery: 800-239-3595 | Fax: 877-677-4329
Tel: 614-854-8754 | turnern1@nationwide.com | www.nrsforu.com

- **RSA or RSA-1 Deferred Compensation Plan**—Provide you with valuable information to assist you with saving for your retirement while deferring taxes

Retirement Systems of Alabama
P. O. Box 302150 | Montgomery, AL 36130-2150
334-517-7000 | 877-517-0020 | www.rsa-al.gov

- **Liberty National Life Insurance Company**—Additional Life Insurance

Toni Burgin, Worksite Director
100 Chase Park South, Ste. 100 | Birmingham, AL 35244
Office: 205-985-8718 | Fax: 205-985-8061 | Cell: 205-446-5036
tyburgin@libnat.com | www.libnat.com

- **Colonial Life Insurance Company**—Supplemental Insurance

Janice Banks, R.N. | Account Coordinator
700 Southgate Drive, Ste. H. | Maxus Building | Pelham, AL 35214
Office: 205-733-1135 | Fax: 205-733-1136 | Cell: 205-283-0310 | CS: 800-325-4368
janice.banks@coloniallife.com

- **Legal Shield (formerly Pre-Paid Legal)** – Pre-paid Legal Services

Margaret Anderton | Independent Associate
Office: 205-956-3803 | Cell: 205-223-3113
manderton@legalshield.com | legalshield.com/hub/manderton

- **American General Life and Accident Insurance Company**—Supplemental Life Insurance

Stephanie Berry | Worksite Sales Professional
2204 Lakeshore Drive, East Lobby, Suite 200 | Homewood, AL 35209
Office: 205-879-3996 | Fax: 205-870-1665 | Cell: 205-587-6984 | dannyrhodes@earthlink.net

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City of Homewood Benefit Information

2018

- **AFLAC** – Supplemental Coverage for Accident, Critical Care & Recovery, Cancer/Specified-Disease, Dental, Juvenile Life & Life.

Michele D. Toney
205-936-2316 | yougogirl35228@yahoo.com | aflac.com

- **Washington National (formerly Conseco)** — Washington National Insurance Company (WNIC) has been helping clients protect themselves from financial strains associated with death, accidents and critical illness

Pilar Whitney Lee | Agent
Insurance Sales Representative of PMA*
Mobile: 205-213-0157 | pwlee360@gmail.com

- **United Way** – A national system of volunteers, contributors, and local charities helping people in their own communities

Melanie Jennings | HR Personnel Technician | City of Homewood Human Resources
Office: 205-332-6102 | Fax: 205-332-6953 | Melanie.Jennings@homewoodal.org

- **Employee Assistance Program Resources (EAP)** — designed to provide businesses and industries with services to assist employees and their dependents that may be experiencing marital & family issues, alcohol & other drug dependency, stress related issues, legal & financial referrals, emotional issues and personal growth.

American Behavioral
Phone: 800-925-5EAP (5327)
www.americanbehavioral.com

Visit americanbehavioral.com and click on MEMBERS LOG-IN to register
NOTE: Register for your free account by using
COMPANY NAME: Homewood
You will then be prompted to create your own unique username and password

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City of Homewood Finance Dept

Melody Salter | Finance Director

Office: 205-332-6108 | Fax: 205-332-6953 | Melody.Salter@homewoodal.org

Melanie Jennings | HR Personnel Technician/Accounts Receivables

Office: 205-332-6102 | Fax: 205-332-6953 | Melanie.Jennings@homewoodal.org

Stephanie Williams | Payroll Specialist

Office: 205-332-6114 | Fax: 205-332-6953 | Stephanie.Williams@homewoodal.org