2026 Employee Benefits Guide



AUBURN

Easy to love. HARD TO LEAVE.



To All Employees:

The City of Auburn is proud to offer you and your family a comprehensive and competitive benefits program. This guide was developed to describe the benefits available to you as an employee of the City of Auburn for the 2026 plan year. The City of Auburn cares about the health and well being of our employees. For this reason, we have designed our benefit plans to protect you and your family's health and finances now, while also helping you prepare for the future. We encourage you to use this guide to review and elect benefits based on your personal needs.

The details of these plans and policies are contained in the summary plan descriptions. If there is ever a question about one of these plans, please refer to the full policy documents (available through Human Resources).

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Overview & Enrollment

Benefits Eligibility

When Benefits Begin

Benefits are available to all eligible employees and dependents following the applicable waiting period:

- Medical, Dental & Symbol Health Clinic: 1st of the month following date of hire
- Group Life, EAP & Retirement Benefits: Immediate upon date of hire
- All other coverages: Upon purchasing coverage and meeting eligibility requirements

To qualify you must be considered a full-time employee working a minimum of 20 hours per week.

Eligible Dependents

- Your legal spouse
- Your children up to age 26 (including stepchildren, foster/adopted children, & children legally in your care)
- Your dependent children over age 26 who are physically or mentally unable to care for themselves as determined by SSA



Change in Status

Due to IRS regulations, once you have made your elections for 2026, you cannot change your benefits until the next Annual Enrollment Period. The only exception is if you have a qualified change in family status. Election changes must be consistent with your status change. If you experience one of the following qualified events, you will have the option of changing your benefits. **You must notify Human Resources within 30 days of your qualifying event**. You will also need to provide proof of the change, such as a marriage certificate or record of birth.

Qualifying Events

- Marriage, legal separation or divorce
- Birth or adoption of a child
- Change in employment status for you or your spouse
- Change in a dependent's benefits eligibility status (e.g., a dependent child exceeding the max age)
- A significant change in the cost or coverage of your spouse's benefits
- Loss of a dependent (death)

Annual Enrollment

Employees can change their benefit elections during our Annual Enrollment period which is **November 3rd–November 21st, 2025.**

Employees may also increase their supplemental life coverage and/or enroll in other available voluntary benefits. Some of these voluntary benefits will require submission of Medical Evidence of Insurability (completion of a medical questionnaire).

Any changes made during this period are effective on

January 1, 2026 or the date any required EOI is approved.

When Coverage Ends

The last day of the month in which your employment with the City of Auburn ends, or when you cease to meet eligibility requirements. COBRA continuation of coverage is available for eligible terminations for medical and other applicable coverages.

Holiday & Leave Benefits

Paid Leave Policies

Annual Leave*

Annual leave time will be granted to all eligible employees after one month of service at the rate of 8 hours per month. This benefit increases with years of service and can accrue overtime up to a max of 160 hours total.

Sick Leave*

Sick leave will be granted to all eligible employees after one month of service at the rate of 8 hours per month with no accrual limit.

Bereavement Leave

After one month of service an employee may be granted bereavement leave, which is paid leave up to three working days for the funeral of an immediate family member.

Community Service Leave

After one month of service an employee may be granted 4 hours of paid leave annually for the purpose of volunteering at a 501(c) organization within the City of Auburn limits or as approved by the City Manager.

*Public Safety & Water Plant employees should consult the Personnel Policies for their applicable leave policies.

Non-Paid Leave Policies

Family Medical Leave

Family Medical Leave Act (FMLA) allows employees up to 12 weeks of leave in a single 12 month period for an excused leave of absence. Eligible events include: birth or adoption of a child; caring for a child, spouse or parent who has a serious health condition, or the employee's own serious heath condition; special provisions for military personnel and their family members. The City of Auburn will hold your job/position during this 12 weeks for any eligible employee. Eligibility begins after completing 1250 hours of work over the previous 12 month period.

Military Leave

The City of Auburn will hold your position/job while eligible employees are out due to military service. Employees are granted up to 168 hours per year as outlined in the City of Auburn's Personnel Policies.

Civil Leave

Any employee performing jury duty or emergency civilian duty is granted Civil Leave. This can also be used for voting when polls are not open at least two hours before or after the employee's hours of scheduled work.

Official Holidays

Scheduled Holidays

The following holidays have been approved by the City of Auburn to be observed as paid holidays for 2026:

2026 Holiday Schedule	
New Year's Day	Thursday, January 1st
MLK Day	Monday, January 19th
Memorial Day	Monday, May 25th
Juneteenth	Friday, June 19th
Independence Day	Friday, July 3rd
Labor Day	Monday, September 7th
Veteran's Day	Wednesday, November 11th
Thanksgiving	Thursday & Friday, November 26th & 27th
Christmas	Friday, December 25th



Medical & Dental Rates

BlueCross BlueShield of Alabama

Group No. 05699 / www.bcbsal.org / 1-888-267-2955

The City of Auburn provides medical & dental coverage through BlueCross BlueShield of Alabama for all eligible employees and your family members. Coverage is effective the first of the month following date of hire.

The City's medical PPO plan is designed to provide you and your family members with financial protection against the high costs associated with healthcare for potential illnesses or injuries. To view claims information, find a doctor in your area, access additional resources, etc. please visit BCBSAL online at www.bcbsal.org or call the customer service # on the back of your ID card.

Auburn's dental coverage also provides a rich plan design for affordable prices. The in-network benefits outlined below reflect the coverage % of BCBSAL negotiated amounts. If your provider charges over the allowed amount, you are responsible for the difference. To find a dental provider in your area, visit www.bcbsal.org, select "Find A Doctor", then input your location & search term "dentist" (or applicable specialty dental provider).

Please see an overview of the monthly medical & dental premium rates and employee/employer contribution splits below. An overview of the plan design benefits are found on the following pages. For full policy information please refer to the BCBS of AL Plan Documents which can be obtained through Human Resources.

Monthly Medical Premiums*			
	Employee Contribution*	Auburn Contribution	Total Monthly Premium
Individual Coverage	$62.30	$650.00	$712.30
Employee + Spouse	$304.29	$650.00	$954.29
Employee + Child(ren)	$227.67	$650.00	$877.67
Family Coverage	$370.44	$650.00	$1,020.44

*A $40 Wellness Surcharge will apply to members who do not participate in the annual wellness screening. Additional information on the wellness surcharge can be found on page 13.

Monthly Dental Premiums	
	Employee Contribution
Individual Coverage	$31.60
Employee + Spouse	$74.00
Employee + Child (ren)	$82.50
Family Coverage	$90.00



Medical Plan Overview

Summary of Benefits	In-Network	Out-of-Network
Calendar Year Deductible	Individual: $375 / Family: $1,125	
Out-of-Pocket Maximum	Individual: $2,250 / Family: $4,500	
Inpatient Benefits		
Inpatient Hospital Facility	$300 Deductible per Admission	$400 Deductible per Admission then 80% Coinsurance In Alabama: Available only for emergency & accidental injury ser-
Inpatient Physician Visits/ Consultations	Covered 100%, subject to CYD	80% Coinsurance In Alabama: 50% Coinsurance
Outpatient Benefits		
Outpatient Hospital Facility / Surgery	$250 Copay	80% Coinsurance In Alabama: Not Covered
Emergency Room	$250 Copay	$250 copay, then covered 100%,
Diagnostic Labs, X-rays, Dialysis, Pathology, IV, Chemo & Radiation Thera-	Covered 100%	80% Coinsurance In Alabama: Not Covered
Dialysis	Covered 100%	Covered 100%
Mental Health/Substance Abuse Services	$35 Daily Hospital Copay	80% Coinsurance In Alabama: Not Covered
Physician Office Visits		
Office Visits & Consultations	$35 Copay	80% Coinsurance In Alabama: 50% Coinsurance
Surgery, Anesthesia, Maternity Care	Covered 100%, subject to CYD	80% Coinsurance
Applied Behavioral Analysis Therapy Limited to ages 0-18 for autism disorders	$35 Copay	80% Coinsurance

Prescription Drugs

RxBenefits/CVS Caremark

www.caremark.com / Email: welcome@RxBenefits.com / 855-649-3641

The City of Auburn's pharmacy coverage is CVS Caremark, administered by RxBenefits. You will be automatically enrolled when you elect medical coverage and will receive a separate ID card in the mail delivered to your home address. Make sure you show this new ID card to your pharmacy. Prescription drug benefits outlined below:

Tier 1 (Generic) Drugs	Tier 2 (Preferred Brand) Drugs	Tier 3 (Non-Preferred Brand) Drugs
Covered 100%, subject to Ded.	Covered at 80%, subject to Ded.	Covered at 80%, subject to Ded.

Dental Plan Overview

BlueCross BlueShield of Alabama

Group No. 05699 / www.bcbsal.org / 1-888-267-2955

Voluntary PPO Dental Plan	
Covered Services	In-Network Benefits
Calendar Year Deductible	$25 for individual / $75 for family
Calendar Year Benefit Maximum	$1,000 per member
Type I - Diagnostic & Preventive Services	
·Dental Exams & Routine Cleanings (2 per year) ·X-Rays (Full Mouth, Bitewing & others as needed) ·Sealants (limited to eligible teeth for children only) ·Fluoride Treatment (2 per year for children under 18) ·Space Maintainers (for children under 18)	Covered at 100% Not Subject to Deductible
Type II - Basic Restorative Services	
·Fillings (limitations may apply) ·Simple Tooth Extractions ·Direct Pulp Capping/Root Canal Treatment ·Denture Repairs ·Emergency Treatment for Pain	Covered at 80% Subject to Deductible
Type III - Supplemental Services	
·Oral Surgery ·General Anesthesia given for Oral Surgery	Covered at 80% Subject to Deductible
Type IV - Periodontics	
·Periodontic Exams (2 per 12 months) ·Removal & reconstruction of diseased gum and bone	Covered at 80% Subject to Deductible
Type V - Prosthetic Services	
·Full or Partial Dentures (limitations may apply) ·Fixed or Removable Bridges ·Inlays, Onlays, Veneers, or Crowns	Covered at 50% Subject to Deductible
Type VI - Orthodontic Services	
·Braces for dependent children up to age 19 (25 for full- time students) ·Separate Lifetime Maximum of $1,000	Covered at 50% Subject to Deductible
Type VII - Occlusal Guards	
·Limited to $300 benefit max per person per CY	Covered at 100% Subject to Deductible

Vision Plan Overview

VSP Vision Care

www.vsp.com / 1-800-877-7195

The City of Auburn offers vision coverage through VSP Vision Care to you and your eligible dependents. You receive the maximum benefits under the plan and pay less out of your pocket when you seek care from an in-network provider. Visit www.vsp.com to find participating vision providers in your area or to view your plan information, print ID cards, etc. Please see an overview of the plan benefits and monthly premiums below. Full policy documents can be obtained either online through the carrier's website or by contacting Human Resources.

Voluntary Vision Plan		
Summary of Benefits	In-Network	Out-of-Network
Eye Exam (1 every 12 months)	$10 copay	Up to $45 allowance
Lenses (1 every 12 months)		
Single / Bifocal / Trifocal		Up to $30 / $50 / $65 allowance
Standard Progressive / Lenticular	$25 copay	Up to $50 / $100 allowance
	$25 copay	
Frames (1 every 24 months)	$130 allowance, then 20% off (extra $20 for featured brands)	Up to $70 allowance
Contact Lenses* (1 every 12 months) *In lieu of lenses/frames	Elective: $130 allowance Necessary: Copay then 100%	Elective: $105 allowance Necessary: $210 allowance

*Additional items such as lens enhancements, Laser Vision Correction, etc. may be eligible for coverage at in-network facilities. Obtain a fully policy document for complete benefit information.



Monthly Vision Premiums	
Employee Only	$8.56
Employee + 1	$12.42
Family	$22.27

Employee Assistance Program (EAP)

SupportLinc EAP Services

www.supportlinc.com / 888-881-5462

The SupportLinc Employee Assistance Program (EAP) is a FREE service provided by the City of Auburn. This program offers a wide variety of counseling, referral and consultation services, which are all designed to assist you and your family in resolving work/life issues in order to live a happier, healthier and more balanced life.

What Does the EAP Offer?

An Employee Assistance Program (EAP) provides free and confidential assessments, short-term counseling, referrals, prevention, and education services for you and your dependents. They are able to help in a number of ways.

- **In-the-moment support.** Reach a licensed clinician by phone 24/7/365 when you call for assistance to help resolve work-related pressures, depression, stress, anxiety, grief, relationship problems, substance use or other emotional health concerns.
- **Short-term counseling.** Receive a referral for in-person or virtual (video) counseling sessions with a counselor who is available at a time and place that is most convenient for you.
- **Coaching.** Get assistance from a Coach to boost your emotional fitness, learn healthy habits, establish new routines, build your resilience and more.
- **Work-life benefits.** Access expert consultations for financial, legal and identity theft issues. Work-life specialists also provide referrals that help address everyday needs such as child or elder care, pet care, home improvement, auto repair, travel, education and housing needs.
- **Web portal and mobile app.** Get help navigating life's challenges from the convenience of your computer, phone or tablet. Simply create a personal profile to access all the valuable information and resources your program offers.
- **Text therapy.** Exchange text messages, voice notes and resources Monday – Friday with a licensed counselor through the Textcoach® mobile and desktop app.
- **Self-guided digital therapy.** Strengthen your mental health and overall wellbeing at your own pace with Animo's self-guided digital resources and daily inspiration to foster meaningful and lasting behavior change.
- **Digital group support.** Join confidential moderated group sessions hosted by licensed counselors through the Virtual Support Connect platform on topics such as stress, grief, mindfulness, preventing burnout and more.
- **Mental Health Navigator.** Take the guesswork out of your emotional fitness! Complete a short assessment and receive personalized guidance for accessing program support and resources.

All requests for information or assistance are free of charge and completely confidential. You can contact the SupportLinc program 24 hours a day, 365 days a year. Access support whenever needed, wherever is most convenient for you.

To get started, call 1-888-881-5462, or log in to the SupportLinc web portal or eConnect® mobile app with group code: auburnal.

supportlinc EMPLOYEE ASSISTANCE

Download the mobile app today!

Flexible Spending Account (FSA)

WEX, Inc.

www.wexinc.com / 866-451-3399

The City of Auburn offers Flexible Spending Account (FSA) benefits through WEX. FSA's allow you to save money on your eligible health care and/or dependent care expenses every year by using pre-tax dollars. **This is the only benefit election that does not automatically roll over, your FSA contribution must be re-elected every year.** You can obtain full policy documents and FSA enrollment forms by contacting Human Resources.

How an FSA Works

Upon enrollment, you choose the dollar amount you want to contribute based on your estimated upcoming Plan Year expenses, up to $3,400 for medical expenses and or $7,500 for dependent care expenses. Your contributions will be deducted in equal amounts from your paychecks, pre-tax, throughout the Plan Year.

Reimbursements / Debit Card

As you incur eligible expenses, you may submit a request for reimbursement through WEX's website, text message, mobile app, fax, or mail. For additional convenience, you will be issued a Debit Card to directly access your Flexible Spending Account funds when paying for eligible expenses at the point of purchase. This eliminates the need for requesting reimbursement. Keep in mind, some purchases will require additional substantiation as most doctor's offices, hospitals, dental providers, etc. do not utilize the Inventory Information Approval System. Keep any medical, prescription drug or other eligible receipts for verification purposes.

FSA Eligible Expenses

Flexible Spending Account (FSA) funds may only be used for eligible expenses under your healthcare FSA and/or dependent care FSA. Some eligible expenses include: medical, dental and vision care services. Complete lists of eligible and non-eligible expenses can be found by visiting www.irs.gov.

Lower your taxable income by paying for your healthcare and dependent care expenses with pre-tax dollars!!

Dependent Care FSA

The Dependent Care FSA enables you to pay for out-of-pocket qualified expenses for dependents that allow you/your spouse to work or attend school full time.

Qualified Dependent Care arrangements include:

- A Dependent (Day) Care center
- An Educational Institution for pre-school children
- An "Individual" who provides care inside or outside your home (with licensing and Tax ID number)
- After School Care

You may contribute up to $7,500 to your Dependent Care FSA for 2026. You and your spouse may each contribute up to $3,750 if you are married and filing separately.

Please Note: Day-care expenses must be incurred (not just paid) in order to receive reimbursement. If you pre - pay day-care, please submit only as incurred.



CityCare Health Clinic

Symbol Health Solutions

890 N. Dean Road, Suite 400, Auburn, AL 36830 / 334-501-3242 / citycare@symbolhealth.com

The City of Auburn cares about employee health and wellness. That's why we offer access to Symbol Health Solutions near-site CityCare health clinic to all employees, spouses and dependents (ages 2+) that participate in the City's medical plan. CityCare provides you with direct access to quality primary care, disease and health management, and onsite medication dispensing **AT NO COST TO YOU**! Just follow these steps to benefit:



CityCare Health Clinic Information:

Address: 890 N. Dean Road, Suite 400, Auburn, AL 36830

Hours of Operation: Monday - Friday from 7am to 4pm (closed for lunch daily from 11 am to 12 pm)

Walk-In or Schedule an Appointment: Call 334-501-3242, email citycare@symbolhealth.com, or utilize the Patient Portal app or website

How CityCare Works:

Keeping our employees happy & healthy is a primary concern to the City of Auburn. All clinic services (including generic medications) are provided at no cost to our employees (where you would typically be subject to a copay or coinsurance at a traditional doctor or hospital facility). Access to the clinic is unrestricted, you can visit on/off the clock and access is automatically granted to your spouse and dependents (ages 2+). Your protected health information is never shared with the City of Auburn or anyone else without your written consent.

Key Clinic Services

- Acute Primary Care
- Chronic Disease Management
- Symptom Management
- Urgent Care
- Onsite Medication Dispensing
- Vaccinations
- Well Patient Exams
- Blood Pressure & Weigh-In Checks
- Physicals (Work/Sports/School)
- Laboratory Testing
- Referrals to Specialists
- Biometric Health Screenings
- Health Coaching (Stress/Smoking/Weight
- Wellness Programs
- Health Risk Assessments Diabetic Supplies
- Genetic Testing for Inherited Cancers
- Mental Health Counseling

Health Management Program

Symbol Health Solutions

890 N. Dean Road, Suite 400, Auburn, AL 36830 / 334-501-3242 / citycare@symbolhealth.com

In addition to all the key services the CityCare Clinic provides, the City of Auburn also promotes education & awareness to underlying health risks by providing an Annual Biometric Screening and ongoing Health Management Program that is tied to a wellness incentive ($40 monthly surcharge for non-participants).

Through this program we aim to prevent life-altering medical issues through early detection and/or chronic disease management. Health Management provides the guidance, encouragement & accountability that it takes for participants to reduce individual health risks, which ultimately leads to reducing overall healthcare costs. It also helps participants achieve personal health goals that can improve your quality of life. Evidence produced from studies completed by the New England Journal of Medicine show that one may decrease his or her risks of developing coronary artery disease by 50% through implementation of favorable lifestyle behaviors.

Symbol Health Management Program Steps:

Step 1: Call CityCare at 334-501-3242 to schedule your Biometric Health Screening Appointment on the day after your insurance is effective.

If you chose to NOT participate in the program, then you will be subject to a $40 monthly surcharge that will be deducted from your paycheck.

Step 2: Meet with a CityCare representative to review the results of your Biometric Screening.

Step 3: Schedule your first Health Coaching Session if you are at moderate or high risk (number of visits is determined based on your individual screening score; i.e. low risk scores may not require any coaching).

Step 4: You must meet with your Symbol Health Coach for the required amount of health coaching appointments. Completion of all coaching sessions will allow you to maintain the participation incentive and avoid the $40 per month surcharge.

Health Coaches Provide:

- Support Education
- Encouragement
- Discipline
- Disease Management
- Awareness
- Motivation
- Guidance
- Accountability & Much More!



Life Insurance

Basic Life/AD&D Insurance

Voya / www.voya.com / 1-800-955-7736 / Policy #741515



The City of Auburn provides Basic Life/AD&D coverage through Voya to all full-time eligible employees (working at least 20 hours/week) at NO COST to the employee. Enrollment is automatic upon your first day of eligible employment. **The Basic Life/AD&D benefit is 2x Basic Annual Earnings, rounded to the next higher $1,000; subject to a maximum of $500,000**. Age based reductions apply once you reach age 65 (65% of original benefit amount) and age 70 (50%) and terminate upon retirement.

Supplemental Life/AD&D Insurance

Voya / www.voya.com / 1-800-955-7736 / Policy # 741515

Supplemental Life & AD&D insurance is available to all full-time, active employees working at least 20 hours per week. Additional Life insurance can offer financial stability to your loved ones when it's most needed. Whether it's used to fund a child's education, or pay off a mortgage, a life insurance policy through Voya can provide security and help offset financial burdens during a difficult time. An evidence of insurability (EOI) will be required for all changes made during Open Enrollment. An evidence of insurability (EOI) is not needed for a new hire or a life event change and only these events allow for the guaranteed issue.

Supplemental Life/AD&D Benefit Options	
Employee Coverage	Coverage is available in $10,000 increments up to 5x annual salary or $500,000 Guarantee Issue: $150,000 (amounts over GI require Evidence of Insurability Form)
Spouse Coverage	Coverage is available in $5,000 increments up to $150,000 (not to exceed 50% of employee's benefit amount); Guarantee Issue: $35,000
Child(ren) Coverage	Flat $10,000 benefit

Life Monthly Rates per $1,000 of coverage (Employee & Spouse)			
< 25	$0.068	60 – 64	$0.680
25 – 29	$0.056	65 – 69	$1.067
30 – 34	$0.063	70 – 74	$2.033
35 – 39	$0.087	75 – 79	$4.349
40 – 44	$0.130	80+	$8.008
45 – 49	$0.204	Voluntary AD&D – EE	$0.026
50 – 54	$0.318	Voluntary AD&D – SP	$0.020
55 – 59	$0.501	Child Vol Life / AD&D	$0.104 / $0.088

Disability Insurance

Short-Term Disability

Voya / www.voya.com / 1-888-238-4840 / Policy #741515

STD coverage is a voluntary benefit for all eligible employees (working 20+ hours/week) provided through Voya. The STD plan is designed to help you meet your financial needs if you become unable to work due to illness or injury. There is a 14-day waiting period required where unutilized paid-time-off will be used to offset this time before the STD benefit is payable. An evidence of insurability (EOI) is not needed for a new hire or a life event change and only these events allow for the guaranteed issue.

Short-Term Disability Insurance		
Elimination Period	Coverage Duration	Weekly Benefit Amount
14 calendar days for accident & illness	24 weeks maximum	Elect from $100 to $1,000 (per week) in $50 increments; Not to exceed 60% of your weekly pre-disability earnings rounded to the next lower $50

STD Monthly Rates	
Age-Bands	Rates per $10
< 39	$0.560
40 - 49	$0.730
50 - 59	$0.940
60 +	$1.070

Example Premium Calculation: 35-Year-Old Electing STD

Step 1 Annual Salary ÷ 52 x 60% = Weekly Benefit

$50,000 ÷ 52 x .60 = $500 ($1,000 max)

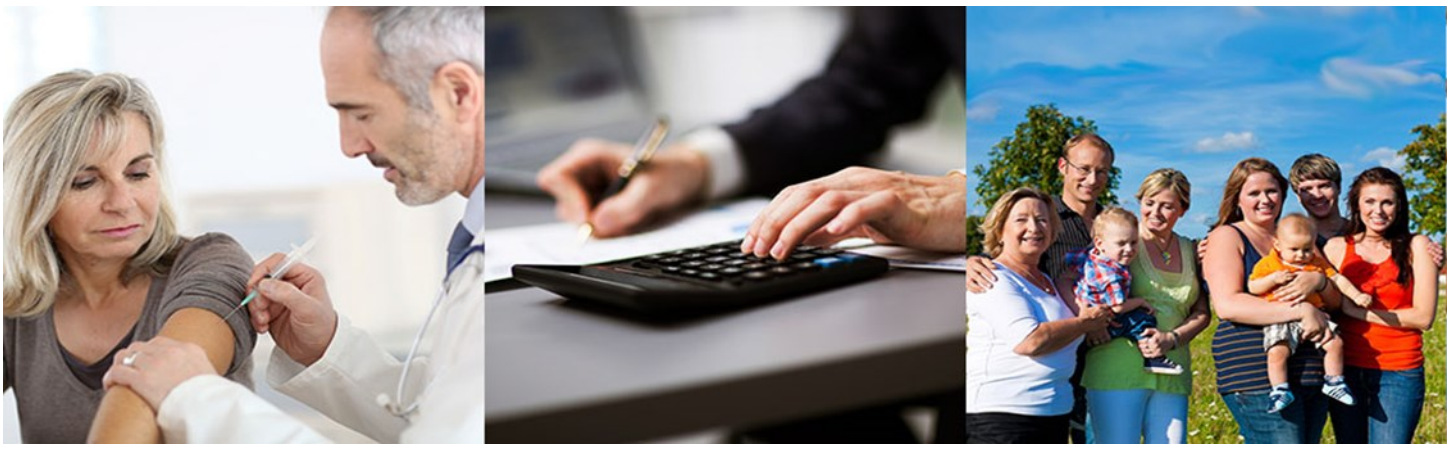
Step 2 Find your age and rate in the chart to the right

Step 3 Multiply your rate by your weekly premium and divide by 10 to determine monthly premium

$0.560 x $500 ÷ 10 = $28.00 per month

Step 4 IF APPLICABLE, multiply your premium by 12 and then divide it by the number of pay periods with benefit deductions (24) to determine the cost per pay period.

$28.00 x 12 ÷ 24 = $14.00 per pay period



Disability Insurance

Short-Term Disability

Voya / www.voya.com / 1-888-238-4840 / Policy #741515

The Long-Term Disability (LTD) coverage is also a voluntary benefit provided through Voya for all eligible employees (working 20+ hours/week). The LTD plan is designed to provide salary continuation in the event your disability continues beyond the STD period. You may qualify for benefits after you have been continuously disabled for 180 days and may remain covered without paying monthly premiums long as your disability continues, and you meet the eligibility requirements. Pre-existing limitations may be excluded, please refer to the full policy document for complete plan benefits, limitations and exclusions. An evidence of insurability (EOI) is not needed for a new hire or a life event change and only these events allow for the guaranteed issue.

Long-Term Disability Insurance		
Elimination Period	Coverage Duration	Benefit Amount
180 days of continuous disability	Prior to age 61: 60 months maximum / Age-Based Reductions begin at age 61	60% of monthly earnings up to $6,000 per month

Definition of Disability: You are prevented from performing one or more of the essential duties of:

1) Your own occupation during the 180-day Elimination Period

2) Your own occupation for the 24 months following the elimination period (referred to as the “own occ” period), and as a result you earn less than 80% of your pre-disability earnings

3) After the own occ period, if you earn less than 60% of your pre-disability earnings for ANY occupation

LTD Monthly Rates	
Age-Bands	Rates per $100
< 34	$0.178
35 - 39	$0.263
40 - 44	$0.416
45 - 49	$0.663
50 - 54	$1.000
55 - 59	$1.496
60 +	$2.193



Supplemental Insurance

Alabama Firefighter Cancer Coverage

CHUBB / 800-336-0627 / Policy # PTPN17937534

All eligible firefighters with the City of Auburn are provided state-mandated firefighter cancer coverage through CHUBB at NO COST TO YOU. Not surprisingly, cancer remains one of the most worrying health concerns. If diagnosed with cancer and you meet the definition of eligibility and satisfy the 12-month waiting period, CHUBB will alleviate a portion of the financial burden many experience when diagnosed with cancer. The table below is an outline of the benefit amounts provided by this coverage. If you have additional questions about this coverage please obtain full policy documents from Human Resources. For claims or inquiries contact CHUBB at 800-336-0627 or email: aceaandhclaims@chubb.com.

Benefit Eligibility	
Class 1	All Active Career Firefighters
Class 2	All Certified Volunteer Firefighters
Class 3	All Non-Certified Firefighters
Cancer Lump-Sum Benefit Amounts	
Early-Stage Cancer Benefit	$6,250
Advanced Cancer Benefit	$25,000
Lifetime Max for Lump Sum Cancer Benefits	$50,000
Disability Benefit due to Covered Cancer Diagnosis	
Waiting Period	6 months from date of Total Disability
Benefit Amount	$3,000 (minus other income benefits)

Accident Insurance

Voya / www.voya.com / 877-236-7564

You can't predict when or where an accident will strike. But you can make sure that you have a safety net of financial protection to help if an accidental injury occurs. That is why the City of Auburn provides voluntary accident insurance through Voya. With this coverage, you will receive a cash benefit to pay for out-of-pocket expenses associated with a covered accident.

Accident Plan Features & Rates	
Accidental Death	EE: $50,000 Spouse: $25,000 Child: $12,500 Common Carrier: 2x Benefit
Hospital Services	Admission: $1,750 Confinement: $400 ICU: $800
Monthly Premium	**$12.58 (Single)** **$21.63 (EE + Spouse)** **$25.02 (EE + Children)** **$34.07 (Family)**

Supplemental Insurance

Critical Illness with Cancer Insurance

Voya / www.voya.com / 877-236-7564 / Policy #741515

Critical Illness (CI) coverage can help you and your family maintain financial security during the lengthy recovery after a serious medical event including, but not limited to, events like a heart-attack, stroke, cancer, etc. Medical insurance doesn't cover every healthcare expense, leaving you to pay out-of-pocket expenses such as deductibles, prescriptions, and even transportation/lodging costs. Critical Illness with Cancer insurance can provide extra coverage for all the costs related to caring for major medical events.

Critical Illness Plan Features	
Covered Conditions	100% - Heart Attack, Stroke, Transplant, Kidney Failure, Paralysis, Cancer
Benefit Amounts	Employee: Up to $30,000 / Spouse: Up to 50% of EE's Benefit / Child: 50% of EE's Benefit
Wellness Benefit	$50 Annual Wellness Screen Benefit

C.I. Monthly Rates	
Age-Bands	**Rates per $1000**
< 25	$0.32
25 – 29	$0.39
30 – 34	$0.53
35 – 39	$0.74
40 – 44	$0.98
45 – 49	$1.36
50 – 54	$1.96
55 – 59	$2.55
60 – 64	$3.00
65-69	$3.86
70+	$5.15

Note: Child rate is included with employee rate.



Retirement Benefits

The Retirement Systems of Alabama (RSA)

www.rsa-al.gov / 334-517-7000 / 201 South Union Street, Montgomery, AL 36104

Through your employment with the City of Auburn, all full-time eligible employees are automatically entitled to retirement benefits provided through The Retirement Systems of Alabama (RSA), which are public pension funds for state and local employees. The Employees' Retirement System (ERS) was established in 1945 to provide retirement and other benefits to employees in the public sector.

Planning for retirement can be daunting, but with resources available through RSA/ERS, you are not alone. No matter where you are in your retirement planning, there are educational opportunities, tools and guidance available to you both online at www.rsa-al.gov or via phone at 334-517-7000. See overview of retirement benefits below:

Tier 1 - Hired Prior to 1/1/2013	
Employee Contribution	5% of eligible gross pay (pre-tax) 6% for Police & Fire Employees
Employer Contribution	Employer Contribution rates are set by RSA and are subject to change each fiscal year
Tier 2 - Hired After 1/1/2013	
Employee Contribution	7.5% of eligible gross pay (pre-tax) 8.5% for Police & Fire Employees
Employer Contribution	Employer Contribution rates are set by RSA and are subject to change each fiscal year

The RSA is headquartered in Montgomery, AL and can be reached Monday - Friday from 8am to 5pm.

Street Address:
201 South Union Street
Montgomery, AL 36104

Mailing Address:
P.O. Box 302150
Montgomery, AL 36130-2150

Deferred Compensation Plans

The City of Auburn also provides voluntary retirement benefits through **Mission Square** or the **Retirement Systems of Alabama (RSA-1)** Deferred Compensation Plans. A 457(b) deferred compensation plan is a retirement savings plan that allows eligible employees to supplement any existing retirement and pension benefits by investing through a voluntary salary contribution. Participation in either of these plans allows you to save for retirement while lowering taxable income and paying tax on the deferred income in the year of distribution. For more information please contact Human Resources.



Additional Benefits

Educational Assistance Program

After 1 year of employment, employees may be reimbursed for up to 9 hours per semester.

Student Loan Repayment

Employees hired after July 9, 2018 (and after 6 months of employment) may receive up to $1,200 per year ($100 per month) to a maximum of $7,200 for qualifying student loan debt incurred prior to employment with the City of Auburn.

Credit Union

Employees may direct deposit into an account and utilize all of the benefits of the credit union upon date of hire.

Child Care Resource and Referral Service

This service helps employees locate child care and make placement decisions. It also provides training for caregivers of employees' children (as needed).

Wellness Program

The City of Auburn promotes employee health & wellness. In addition to the health coaching provided through the CityCare Clinic, the City's wellness program includes training classes, fitness programs, and a monthly newsletter.

College Counts 529 Program

The College Counts 529 Program allows payroll deduction to assist you with saving for college.

***Please refer to the City of Auburn personnel policies for specific information on these benefits**



Carrier Contact Information

Provider / Plan	Website	Phone Number
The City of Auburn HR Business Partner	www.auburnalabama.org	334-501-7240
BlueCross BlueShield of Alabama Medical & Dental coverage Group No: 05699	www.bcbsal.org	1-888-267-2955
RxBenefits / CVS Caremark Pharmacy Benefit Manager	www.caremark.com	855-649-3641
VSP Vision coverage	www.vsp.com	1-800-877-7195
SupportLinc EAP Services Employee Assistance Program (EAP)	www.supportlinc.com	888-881-5462
WEX, Inc. Flexible Spending Account (FSA)	www.wexinc.com	866-451-3399
CityCare Health Clinic 890 N. Dean Road, Suite 400 Auburn, AL 36830	Email: citycare@symbolhealth.com	334-501-3242
Voya Life, Disability & Worksite Policy No: 741515	www.voya.com	Life: 800-955-7736 Disability: 888-238-4840 Worksite: 877-236-7564
CHUBB Alabama Firefighter Cancer Coverage	aceaandhclaims@chubb.com	800-336-0627
Retirement Systems of Alabama RSA State Retirement Benefits	www.rsa-al.gov	1-800-517-0020 334-517-7000
Mission Square Voluntary Retirement Benefit	www.missionsq.org	1-800-669-7400



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