



Elizabeth Smith
HR Benefits Administrator | City of Oak Ridge
P (865) 425-5324
E eksmith@oakridgetn.gov
@CityofOakRidge | oakridgetn.gov

Hello and welcome to the City of Oak Ridge as a benefit eligible employee!

The City of Oak Ridge offers a lot in the way of benefits, and you have the opportunity during your **30-day new hire status** to enroll in any of these benefits and some of these benefits come at no cost to you!

Here is the breakdown of the **employer contribution** on your behalf:

- **Medical:** 66% - 95% of total plan cost paid by the city, depending on plan and tier level choice.
 - Carrier Networks:
 - Blue Cross Blue Shield, S (narrow) and P (broad) network options.
 - Cigna, Local Plus (narrow) and Open Access Plus (broad) network options.
 - Plan Levels:
 - Premier PPO: Higher premiums, but lower out-of-pocket costs for your deductible, copays, and coinsurance. City contribution is 68% - 81%.
 - Standard PPO: Lower premiums than the Premier PPO, but you'll pay more out-of-pocket for your deductible, copays, and coinsurance. City contribution is 72% - 86%.
 - Limited PPO: Lower premiums than the other PPOs, but you'll pay more out-of-pocket for your deductible, copays and coinsurance compared to the other PPOs. City contribution is 96%.
 - Local Consumer-Driven Health Plan: Lowest premiums, but you pay your deductible first before the plan pays anything for most services, and then you pay coinsurance, not copays. City contribution is 96%.
- **Medical Opt-out:** \$600/year if you decide to waive medical benefits. You may still enroll in dental and vision.
- **Dental and Vision:** up to \$18.00 total paid towards your dental and/or vision premiums, per pay period.
 - Dental Plans:
 - Delta Dental PPO: You can use any dentist, but you'll save money and receive maximum benefits when visiting an in-network DPPO provider for the state's dental plan. You pay deductibles and co-insurance for some dental care. You or your dentist will file claims for covered services. Discuss any estimated expenses with your dentist or specialist. You pay coinsurance for many covered services and your share is based on the provider negotiated fee.
 - Cigna Prepaid DHMO: You must select and use a Cigna network general dentist from the DHMO list for the state's dental plan and let Cigna know of your choice. You must use your selected dentist to receive benefits. You pay copays for dental treatments. No deductibles to meet, no claims to file, no waiting periods, no annual dollar maximum.
 - Vision Plans: Routine eye exam every calendar year; choice of eyeglass lenses or contact lenses once every calendar year; you pay copays or the cost above the allowance

- EyeMed Basic Coverage: Pays for your eye exam after you pay a \$10 copay and provides various allowances, or dollar amounts for materials such as eyeglass frames and contact lenses.
 - EyeMed Expanded Coverage: Free routine eye exam annually. Includes greater allowances versus the Basic Plan.
- **Employee Assistance Program**: through Here4TN or Magellan.
- **Group Term Life Policy**: \$30,000 Employee Only coverage, paid at 100%, through The Hartford.
- **Accidental Death and Dismemberment Policy**: \$30,000 Employee Only coverage, paid at 100%, through The Hartford.
- **Retirement**: 16.81% of salary contributed to your TCRS retirement, paid at 100%.
 - Employees are required to join the Tennessee Consolidated Retirement System (TCRS). The city has a non-contributory plan, which means the employee is not required to contribute, but the city makes contributions for the employee.
 - Vested after 5 years of creditable service.
 - For most employees, being vested means eligibility for disability benefits and retirement with full benefits at age 60 or 30 years of TCRS membership. Early retirement at age 55 with five years membership is available with permanently reduced benefits.
- **Long Term Disability Insurance**: up to 60% of regular wages after 120 days of disability, through The Hartford.
- **General Leave**: 4.61/hours per pay period; subject to increase after 5 years.
 - Fire Dept – 10.76/hours per pay period
 - Police Dept – 7.23/hours per pay period
 - May be used for vacations, scheduled medical procedures or other personal uses, and is used in lieu of holiday leave for shift employees in the Police and Fire Departments.
- **Emergency Leave**
 - Leave in this bank serves as a short-term disability program and shall be used only for serious illnesses of the employee, family emergencies and funerals for family members.
 - Once the minimum balance has been reached in the emergency leave bank future hours accrued will transfer to the general leave bank.
 - Regular Employees - 2.00/hours per pay period; subject to increase after 5 years.
 - New employees will be granted 140 hours after completion of probationary period.
 - Must have a minimum of four hundred eighty (480) hours of emergency leave.
 - Fire Dept – 2.80/hours per pay period
 - New employees will be granted 196 hours after completion of probationary period.
 - Must maintain a minimum of six hundred seventy-two (672) hours
 - Police Dept – 2.00/hours per pay period
- **Injury Leave**: Available due to work related job injury, paid at 100% of salary without use of leave banks.
- **Eleven Paid Holidays**: New Year's Day, Martin Luther King, Jr. Day, Presidents' Day, Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and the Friday after, Christmas Eve and Christmas Day, (or Christmas Day and the Day after).
 - Fire Dept – Included as part of general leave.
 - Police Dept – Included as part of general leave.

Here is the breakdown of **voluntary plans you may opt into** at your own cost:

- **Deferred Compensation through Mission Square 457 Plan.**
 - This program is under Section 457 of the IRS code and administered by Mission Square. Through payroll deductions, employees may defer for income tax purposes as little as \$10.00 a pay period up to a maximum of \$22,500 per calendar year and additional amounts above that through the Catch-up provisions. There are several investment options, but if you are not comfortable selecting an option you can let Mission Square do it for you. They will place you in a plan that is based on your projected full retirement date.
 - Annual Deferral Limit - \$22,500
 - “Age 50” Catch Up Limit - \$7,500
- **Flexible Spending Account through TASC 125 Plan.**
 - FSA allows you to set aside money through payroll deduction to cover out-of-pocket medical expenses such as deductibles, co-payments, dental expenses, vision care, and prescribed drugs, etc. You must estimate what your out-of-pocket expense will be for the year, then that amount will be equally divided and deducted among twenty-six (26) pay periods. There is NOT a carryover provision, so please estimate wisely, any money you do not use will be forfeited.
 - Healthcare FSA – up to \$3,050 annually.
 - Dependent Care FSA – up to \$5,000 annually.
- **Voluntary Term Life policies for you and qualifying dependents through The Hartford.**
 - Employees can purchase additional amounts of supplemental life insurance up to \$100,000 for a total of \$130,000 without evidence of medical insurability and up to \$200,000 more with approval of medical underwriting for a total of \$330,000.
 - For employees only, it also includes a living benefit that allows employees to receive a portion of the insurance amount while they are living if they are diagnosed with a terminal disease. This insurance also provides a Portability and Right to Continue after employment provision.
 - The premium rates for additional employee life insurance are based on age and are listed below:

Cost Per-Pay-Period for Additional Life Per \$10,000			
Under age 30	\$.21		
30-34	\$.25	55-59	\$ 2.54
35-39	\$.37	60-64	\$ 3.78
40-44	\$.58	65-69	\$ 5.45
45-49	\$.95	70-74	\$ 9.69
50-54	\$ 1.62	75 +	\$ 16.57

- Dependent life insurance costs \$1.58 per pay period.
 - Spouse - \$12,000 policy
 - Child (6 months – 19 years) - \$7,500 policy
- Child (14 days to 6 months) - \$1,000 policy