



2025 – 2026

EMPLOYEE BENEFIT GUIDE

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This Benefit Enrollment Guide highlights recent plan design changes and is intended to fully comply with the requirement under the Employee Retirement Income Security Act (“ERISA”) as a Summary of Material Modifications and should be kept with your most recent Summary Plan Description(s). City of Daphne reserves the right to amend or terminate any of these programs or to require or increase employee premium contributions towards benefits at its sole discretion. Copies of the summary plan descriptions are available free of charge on the firm’s intranet or by contacting the HR department. The information in this benefit guide is presented for illustrative purposes. The text contained in this guide was taken from various summary plan descriptions and benefit materials. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between this guide and the actual plan documents, the actual plan documents will prevail. Nothing contained in this guide should be construed as a contract for employment, either expressed or implied.



The City of Daphne 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 Daphne for the 2025-26 plan year. The City of Daphne 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, or if there is a conflict between the information in this guide and the formal language of the policy documents, the policy documents will prevail.

City of Daphne



OVERVIEW & ENROLLMENT

Benefits Eligibility

When Benefits Begin

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

- Medical/Dental: 1st of the month following 30 days
- RSA: Immediate upon date of hire
- All other coverages: 1st of the month following 90 days

To qualify you must be considered a full-time employee working a minimum of 30 hours per week.

Eligible Dependents

- Your legal spouse
- Your children up to age 26 (including stepchildren, foster/adopted children, and children legally placed 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 2025-26, 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 during the month of August (closes 8/31/2025).

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.

Any changes made during this period are effective on **October 1, 2025** or the date Medical Evidence of Insurability is approved.

When Coverage Ends

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

PAID TIME OFF



Official Holidays

Scheduled Holidays

The following holidays have been approved by the Daphne City Council to be observed as paid holidays:

New Year's Day	Veterans Day
Martin Luther King Day	Thanksgiving & Day After
Memorial Day	Christmas Eve
Juneteenth	Christmas Day
Independence Day	Floating Holidays (TBD)
Labor Day	

When an approved holiday falls on a Saturday or Sunday, the preceding Friday or following Monday will be observed.

Eligibility

All full-time employees are eligible to observe & be paid holiday pay for established city holidays. Part-time and temporary employees will not receive holiday pay. If a part-time employee works on an observed holiday, He will be paid for the day the same as a regular work day. To be entitled to receive holiday pay, an eligible employee must be present at work (or on an approved leave with pay) on his scheduled work days immediately preceding & following the paid holiday. If he is in a non-pay status for either of these days, holiday pay will not be paid.

Holiday Pay

All eligible employees will receive holiday pay in lieu of their regular pay for all city holidays. The amount of holiday pay paid to each employee will be based upon an 8 hour work day. If the employee is a 12 or 24 hour shift employee and takes the holiday off, the employee will be paid 8 holiday hours with the remaining hours as vacation, sick, or leave without pay (whichever is applicable). If a non-exempt employee is required to work a holiday, he will receive both holiday pay and pay for the hours actually worked, calculated at his regular rate of pay. An exempt employee will not be paid for the hours worked on a holiday as they receive a salary.

Paid Vacation

Accrual of Vacation Pay

Paid vacation time will be paid to eligible employees as part of the City provided compensation package for its employees. All eligible employees will earn vacation pay for each full year (January 1 - December 31) that they work. The amount of vacation pay earned each year will be based on the employee's continuous years of service, outlined in the chart.

Paid Leave Accrual: 2,080 or 2,184 hours		
Cont. Years of Service	% x 2080	Total Hrs Earned
0 - 5 years	.0385 per hour	80 hrs/year
6 years	.0423 per hour	88 hrs/year
7 years	.0462 per hour	96 hrs/year
8 years	.0500 per hour	104 hrs/year
9 years	.0538 per hour	112 hrs/year
10 - 14 years	.0577 per hour	120 hrs/year
15 - 24 years	.0769 per hour	160 hrs/year
Over 24 years	.0962 per hour	200 hrs/year
Paid Leave Accrual: 2,808 hours		
Cont. Years of Service	% x 2808	Total Hrs Earned
0 - 5 years	.0385 per hour	108 hrs/year
6 years	.0427 per hour	120 hrs/year
7 years	.0470 per hour	132 hrs/year
8 years	.0513 per hour	144 hrs/year
9 years	.0556 per hour	156 hrs/year
10 - 14 years	.0577 per hour	162 hrs/year
15 - 24 years	.0769 per hour	216 hrs/year
Over 24 years	.0962 per hour	270 hrs/year

Paid Sick Leave

Accrual of Paid Sick Leave

Regular status employees with 2,080 or 2,184 annual hours earn 3.08 hours per pay period for a total of 80 hours per year. Fire Shift Personnel employees with 2,808 annual hours earn 9 hours per month for a total of 108 hours per year. You may accrue up to 2,000 hours of paid sick leave max.



MEDICAL PLAN

BlueCross BlueShield of Alabama

Group No. 86641 | www.bcbsal.org | 1-888-267-2955

The City of Daphne's medical 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. Please see an overview of the monthly premium rates and plan design benefits below and continued on the following page. The City of Daphne contributes 94% of the total monthly premium for single coverage and 83% towards family coverage.

Monthly Medical Premiums			
	Employee Contribution	Daphne Contribution	Total Monthly Premium
Individual Coverage	\$44.85	\$702.61	\$747.46
Family Coverage	\$312.96	\$1,528.00	\$1,840.96

Summary of Benefits	
Calendar Year Deductible	
Individual Deductible	\$250 Applies to each individual enrolled in family coverage
4th Quarter Carryover	Any covered expenses incurred in the last 3 months of any benefit period which have been allocated toward all or a portion of the deductible for that year may also be allocated toward next years' deductible.
Calendar Year Out-of-Pocket Maximum	
OOP Max *copays do not apply to OOP Max	\$400 per individual (plus \$250 Deductible)



MEDICAL PLAN



Summary of Benefits	In-Network	Out-of-Network
Inpatient Benefits		
Inpatient Hospital Facility	\$200 Deductible per admission	In Alabama: Available only for medical emergency services
Emergency Room	Medical Emergency: \$100 copay Accident: Covered 100%	Medical Emergency: 80% subject to deductible; In Alabama: Not Covered Accident: Covered 100% if rendered within 72 hours; 80% subject to deductible thereafter
Outpatient Benefits		
Outpatient Hospital Facility / Surgery	\$100 copay	\$100 copay
Diagnostic Lab, X-ray, Pathology, IV, Chemotherapy & Radiation Therapy	Covered 100%	80% subject to deductible; In Alabama: Not Covered
Dialysis	Covered 100%	Covered 100%
Mental Health/Substance Abuse Services	\$25 daily hospital copay (EPS treatment covered 100%)	\$100 daily hospital copay
Physician Office Visits		
Office Visits & Consultations	\$25 copay	80% subject to deductible
Surgery, Anesthesia, Maternity Care	Covered 100% subject to deductible	80% subject to deductible
Applied Behavioral Analysis Therapy Limited to ages 0-18 for autism disorders	\$25 copay	80% subject to deductible
Preventive Care	Most services covered 100%; Refer to policy for list of covered services	Not Covered
Other Covered Services		
<ul style="list-style-type: none"> Preferred Home Health & Hospice Expanded Psychiatric Services (EPS) 	Covered 100%	Outside AL: Precertification required In AL: Not Covered
<ul style="list-style-type: none"> Allergy Testing & Treatment Ambulance Services 	80% subject to deductible	80% subject to deductible
<ul style="list-style-type: none"> Chiropractor (30 visits per year max) Durable Medical Equipment Occupational, Physical & Speech Therapy (30 visits per year max) 	80% subject to deductible	80% subject to deductible In AL: 50% subject to deductible
Prescription Drugs		
Generic Drugs (Tier 1)	\$15 copay	Not Covered
Preferred Brand (Tier 2)	\$25 copay	Not Covered
Non-Preferred Brand (Tier 3)	\$40 copay	Not Covered



EXPANDED PSYCHIATRIC SERVICES

BlueCross BlueShield of Alabama

Group No. 86641 | www.bcbsal.org | 1-800-292-8868

The City of Daphne's medical plan includes an Expanded Psychiatric Services (EPS) benefit for all employees & dependents enrolled in the plan. The EPS network is provided at NO additional charge and available throughout Alabama, as well as Meridian, Mississippi and Northwest Florida. To find an EPS provider you can call customer service at 1-800-292-8868 or search online at www.bcbsal.org.

When care is received or coordinated by an EPS provider, the following mental health disorders and substance abuse benefits are available:

EPS Benefits	
Inpatient EPS Services	Covered 100% Includes hospital, physician and therapy expenses (No copays or deductibles apply)
Outpatient EPS Services	Covered 100% Includes office visits, therapy counseling and testing expenses (No copays or deductibles apply)
*Non-EPS Services	*When care is not received or coordinated by an EPS provider, the 100% coverage for mental health disorders and substance abuse benefit does not apply. For in-network and out-of-network coverage, please refer to the appropriate benefit subsections listed on pg. 7 that relate to the services or supplies you receive, such as Inpatient Hospital Benefits, Outpatient Hospital Benefits, etc.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Lucet

Your company code: COD | 800-624-5544 | eap.lucethealth.com



Whether it's planning for your financial future or beginning to seek mental health resources, your EAP is here to help. Available to you and your household members, Lucet's EAP is your first step to resources, counseling and so much more to support your wellbeing.

TOBACCO CESSATION PROGRAM

Quit Now Alabama

www.QuitNowAlabama.com | 1-800-784-8669

We offer and encourage our employees to utilize the free tobacco cessation program provided through Quit Now Alabama. They have helped thousands of people develop a personalized plan from an experienced health coach to get, and stay, tobacco free. This free program includes telephonic and online coaching services and even provides nicotine patches to eligible participants. All information, referrals and coaching are confidential. You can contact Quit Now at the website (available 24/7) and the number listed above. From 6 am to midnight.

DENTAL PLAN



BlueCross BlueShield of Alabama

Group No. 86641 | www.bcbsal.org | 1-888-267-2955

The City of Daphne offers our employees dental coverage through BCBS of AL. The in-network benefits outlined below reflect the coverage % of BCBSAL negotiated amounts. If you choose a preferred provider, claims may be paid directly to your dentist at a lower cost to the participant. To find a dental provider in your area, visit www.bcbsal.org.

Voluntary PPO Dental Plan			
Covered Services		In-Network Benefits	
Calendar Year Deductible		\$25 for individual / \$75 for family	
Calendar Year Benefit Maximum		\$1,500 per person covered	
Type I - Diagnostic & Preventive Services			
<ul style="list-style-type: none"> Dental Exams & Routine Cleanings (2 per year) X-Rays (Full Mouth, Bitewing & others as needed) Sealants (1 for eligible teeth per 48 month period; limited to permanent molars for children under age 13) Fluoride Treatment (2 per year for children under 18) Space Maintainers (for children under 18) 		Covered 100%	
Type II - Basic Restorative Services			
<ul style="list-style-type: none"> Fillings (limitations may apply) Simple Tooth Extractions Direct Pulp Capping/Root Canal Treatment Denture Repairs Emergency Treatment for Pain 		Covered 100%	
Type III - Supplemental Services			
<ul style="list-style-type: none"> Oral Surgery General Anesthesia given for Oral Surgery 		Covered 100%	
Type IV - Periodontics			
<ul style="list-style-type: none"> Periodontic Exams (2 per 12 months) Removal & reconstruction of diseased gum and bone 		Covered at 80% of UCR*	
Type V - Prosthetic Services			
<ul style="list-style-type: none"> Full or Partial Dentures (limitations may apply) Fixed or Removable Bridges Inlays, Onlays, Veneers, or Crowns 		Covered at 50% of UCR* *UCR = Usual, Customary & Reasonable pricing	
Monthly Dental Premiums			
	Employee Contribution	Daphne Contribution	Total Monthly Premium
Individual Coverage	\$0.00	\$35.51	\$35.51
Family Coverage	\$25.00	\$62.43	\$87.43



VISION PLAN

Superior Vision

Group No. 30294 | www.superiorvision.com | 800-507-3800

The City of Daphne offers vision coverage through Superior Vision to you and your eligible dependents. The vision plan is a Preferred Provider Organization (PPO) plan, which includes a network of participating eye care providers. 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 superiorvision.com to view your plan information and search for participating providers. Please see an overview of the plan benefits and monthly premiums below.

Voluntary Vision Plan		
Summary of Benefits	In-Network	Out-of-Network
Eye Exam (every 12 months)	\$15 copay	Ophthalmologist: Up to \$34 Optometrist: Up to \$26
Lenses (every 12 months) Single Bifocal Trifocal	\$15 copay \$15 copay \$15 copay	Up to \$26 allowance Up to \$39 allowance Up to \$49 allowance
Frames (every 24 months)	Up to \$100 allowance	Up to \$46 allowance
Contact Lenses* (every 12 months) *In lieu of lenses/frames	Fitting: \$15 copay Specialty Fitting: Up to \$50 Contact Lenses: Up to \$120	Fittings: Not Covered Contact Lenses: Up to \$100
Discount Features		
Look for providers in the Provider Directory who accept discounts, as some do not, and verify their services and discounts prior to service as they vary. Average discount for amount over allowance is 20%. Discounts on non-covered exams & materials range from 10% to 30% off retail pricing.		
Refractive Surgery		
Superior Vision has a nationwide network of refractive surgeons and leading LASIK networks who offer members a discount. These discounts range from 15% - 50% and are the best possible discounts available to Superior Vision.		

Monthly Vision Premiums	
Employee Only	\$8.29
Employee + 1	\$16.68
Family	\$22.61



FLEXIBLE SPENDING ACCOUNTS



WEX

www.wexinc.com | 1 800-492-0669

The City of Daphne offers a Flexible Spending Account (FSA) through WEX. An FSA allows you to save money on your eligible health care and/or dependent care expenses by using pre-tax dollars. This is the only benefit election that does not automatically roll over, so your FSA contribution must be re-elected every year.

How FSAs Work

Healthcare FSA

Upon enrollment, you choose the dollar amount you want to contribute based on the estimated expenses you expect to incur in the upcoming plan year. You may elect to contribute from \$350 up to \$3,300 into the healthcare FSA. Your contributions will be deducted on a pre-tax basis and divided into equal amounts from your paychecks. The total amount you elect to contribute to your healthcare FSA will be available on January 1st.

You may carryover up to \$660 of healthcare FSA funds, if unused at the end of the plan year.

Reimbursements / Debit Card

As you incur eligible expenses, you may submit a request for reimbursement via the WEX 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 a reimbursement. Keep in mind that some purchases will always require substantiation as most doctor's offices, hospitals, dental providers, and some drug stores do not utilize the Inventory Information Approval System (IIAS). **Make sure you keep your 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.

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 \$5,000 to your Dependent Care FSA. You and your spouse may each contribute up to \$2,500 if you are married and filing separate tax returns.

Please Note:

- Day-care expenses must be incurred (not just paid) in order to receive reimbursement. If you prepay day-care, please submit only as incurred.
- There is no carryover for the dependent care FSA.
- The debit card is not pre-funded for the dependent care FSA. Funds can be used as they are payroll deducted and transferred into the FSA.





LIFE INSURANCE

Basic Life/AD&D Insurance

[OneAmerica](#) | Policy #00624008-0000-00 | www.oneamerica.com | 1-800-553-3522

The City of Daphne provides Basic Life/AD&D coverage to all full-time eligible employees (working at least 30 hours/week) at NO COST to the employee. Enrollment is automatic on the first of the month following 90 days of active employment. **The Basic Life/AD&D benefit is 1x Basic Annual Earnings, rounded to the next higher \$1,000; subject to a maximum of \$150,000.** Age based reductions apply once you reach age 65 and coverage terminates upon retirement, unless you are eligible for retiree group life coverage (details can be obtained through HR).

Voluntary Life/AD&D Insurance

[OneAmerica](#) | Policy #00624008-0000-00 | www.oneamerica.com | 1-800-553-3522

Eligible employees may purchase additional life insurance to supplement the employer-sponsored coverage. You must be enrolled in the Voluntary Life coverage in order to elect coverage for your spouse or dependent children. Please see an overview of the plan design benefits, age-banded rate table & how to calculate your monthly premium below.

Voluntary Life Coverage	Benefit Amount	Guarantee Issue Additional coverage will require evidence of insurability
Employee Age-based reductions begin at age 70 and terminates upon retirement	\$10,000 increments up to 5x Basic Annual Earnings or \$500,000	\$200,000
Spouse Spouse Rates & Age-based reductions are based on the employee's age & terminate when employee attains age 70	\$5,000 increments up to \$250,000; Cannot exceed 50% of Employee's elected benefit	\$50,000
Child *Coverage can continue up to age 25 if child is a full-time student	Live birth to 6 months: \$1,000 6 months to 26 years*: \$10,000	\$10,000

Monthly Rates per \$1,000 Benefit											
Age	<34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-99
Employee	\$0.095	\$0.106	\$0.130	\$0.200	\$0.343	\$0.567	\$0.885	\$1.377	\$3.627	\$9.648	\$22.185
Spouse	\$0.095	\$0.106	\$0.130	\$0.200	\$0.343	\$0.567	\$0.885	\$1.377	Flat Child Rate		\$2.00

$$\frac{\text{Amount of Coverage}}{1,000} = \text{Units} \quad \text{Rate} \times \text{Units} = \text{Monthly Cost} \quad \text{Monthly Cost} / 2 = \text{Semi-Monthly Deduction}$$

DISABILITY INSURANCE



Short-Term Disability

OneAmerica | Policy #00624008-0000-00 | www.oneamerica.com | 1-855-517-6365

Short-Term Disability (STD) coverage is a voluntary benefit that is paid for by the employee post-tax, so any benefit paid to you while you are disabled will not have taxes withheld. 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 minimum 14 day waiting period required where unutilized paid-time-off will be used to offset this time before the STD benefit is payable. Benefits & rates outlined below:

Short-Term Disability Insurance			
	Elimination Period	Coverage Duration	Benefit Amount
Basic Policy Provisions	14 calendar days for accident & illness	11 weeks maximum	60% of weekly earnings up to \$1,000 per week

STD Rate (per \$10)
\$0.510

How to calculate your monthly premium **example:** (weekly benefit is rounded to the closest dollar)

$$\frac{\$40,602.80}{\text{Annual Salary}} \div 52 = \frac{\$780.82}{\text{Weekly Salary}} \times 60\% = \frac{\$468.49}{\text{Weekly Benefit}}$$

$$\frac{\$468.00}{\text{Rounded Weekly Benefit}} \div 10 \times \$0.510 = \frac{\$23.87}{\text{Monthly Cost}}$$

Long-Term Disability

OneAmerica | Policy #00624008-0000-00 | www.oneamerica.com | 1-855-517-6365

The City of Daphne provides employer-paid Long-Term Disability (LTD) coverage to all eligible employees. 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 ninety (90) days, and may remain covered as long as the disability continues and you meet the eligibility requirements. Pre-existing limitations are excluded. For full policy information please request a benefit booklet from HR. Again, this benefit is provided at NO COST to you as an employee.

Long-Term Disability Insurance			
	Elimination Period	Coverage Duration	Benefit Amount
Basic Policy Provisions	90 days of disability caused by the same or related sickness or injury, which must be accumulated in 180 days.	Coverage terminates when you are no longer disabled; or until Social Security Normal Retirement Age (SSNRA)	60% of monthly earnings up to \$6,000 per month
Definition of Disability	<ol style="list-style-type: none"> 1. During the elimination period (90 days) & own occupation period (24 months), due to an injury or sickness, the insured employee is unable to perform each of the main duties of his or her current occupation. 2. After the own occupation period, the insured employee is unable to perform each of the main duties of ANY occupation which his or her training, education or experience will reasonably allow. 		



AFLAC INDIVIDUAL POLICIES

Accident

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 Daphne provides voluntary accident insurance through Aflac. With this coverage, you will receive a cash benefit to pay for out-of-pocket expenses associated with a covered accident (must be an off-the-job, eligible accident). These are issued as individual policies based on your specific needs. To enroll or find out more, please contact Daphne's dedicated Aflac representative (info below).

Critical Illness

Critical Illness (CI) coverage provided by Aflac 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, or paralysis. 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 insurance can provide extra coverage for all the costs related to caring for major medical events such as a heart attack or stroke. Aflac offers three CI coverage options, which you can elect based on your individual needs. Rates vary based on the amount of coverage elected.

Cancer

The City of Daphne offers all eligible employees voluntary cancer coverage provided through Aflac. Hopefully, you and your family will never face cancer. If you do, a financial safety net can help you and your loved ones focus on what matters most - recovery. If you are diagnosed with cancer, you could have expenses that medical insurance alone will not cover. There is one rate for all ages (no age bands), dependent children are covered at no additional cost, and the policy is guaranteed-renewable for life.

Hospital Indemnity

Aflac also offers a voluntary hospital indemnity benefit to help ease the financial burden of hospital stays due to a covered accident or illness by providing cash benefits. You can elect from \$500 - \$3,000 for your Hospital Confinement Benefit, which covers costs associated with diagnostics/imaging, surgical treatments, emergency room visits, ambulance services & more.

Contact the City of Daphne's dedicated Aflac representative today!

June Bozeman | 251-423-0865 | june_bozeman@us.aflac.com

Aflac Customer Service: 800-992-3522 | www.Aflac.com

CHUBB FIREFIGHTER CANCER COVERAGE



Statutory Firefighter Cancer Coverage

All eligible firefighters with the City of Daphne are provided statutory 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 each benefit for the 3 classes, 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.

Benefit Eligibility	
Class 1	All Active Career Firefighters
Class 2	All Certified Volunteer Firefighters
Class 3	All Non-Certified Firefighters
Cancer Benefit Amounts	
Early Stage Cancer Benefit	\$6,250
Advance Cancer Benefit	\$25,000
Lifetime Max for Lump Sum Cancer Benefits	\$50,000





RETIREMENT BENEFITS

The Retirement Systems of Alabama | www.rsa-al.gov | 1-800-517-0020 or 334-517-7000

Through your employment with the City of Daphne, 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.

Your RSA benefit is based on the certain tier you are in. To qualify as an eligible employee, you may retire after 25 years of service (YOS) or at age 60 with 10 YOS. You fall in to Tier 1 or Tier 2 based on whether you were hired before or after 1/1/2013. See overview of tiers and retirement benefits below:

Tier 1	Hired by RSA Employer Prior to 1/1/2013
Employee Contribution	5% of eligible gross pay (pre-tax) 6% for Police & Fire Employees
Employer Contribution*	8.68%
Retirement Qualifications	May retire after 25 years of service or at age 60 with 10 years of service (whichever occurs first)
Tier 2	Hired by RSA Employer After 1/1/2013
Employee Contribution	7.5% of eligible gross pay (pre-tax) 8.5% for Police & Fire Employees
Employer Contribution*	6.94%
Retirement Qualifications	May retire after 25 years of service or at age 60 with 10

***Please Note:** These are the employer contribution percentages effective 10/1/24. Employer contribution rates are subject to change with each fiscal year.

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.

The RSA is conveniently headquartered in Montgomery, Alabama and can be reached Monday-Friday from 8:00 am - 5:00 pm.

Street Address:

201 South Union Street
Montgomery, AL 36104

Mailing Address:

PO Box 302150
Montgomery, AL 36130-2150



Hotel Discounts

**For information on member discounts on hotels
visit www.rsa-al.gov and click on Hotel Discounts or call 877-517-0020.**

VOLUNTARY RETIREMENT BENEFITS



RSA-1 Deferred Compensation Plan

www.rsa-al.gov | 1-800-517-0020

RSA-1 is a voluntary plan that allows you to save and invest extra tax-deferred or after-tax money. Not only can you defer taxes immediately, but your contributions and any earnings will also grow on a tax-deferred basis. All the money you defer and all investment earnings are placed into your account and managed by RSA Investment Staff. As of 2024, RSA-1 offers a traditional 457(b) Pre-Tax Account and a designated Roth Account, to give members two choices for personal savings beyond their pensions.

RSA-1 Offers a Third Investment Option:

The Short-Term Investment Fund (STIF) provides liquidity and preserves capital by reducing exposure to market volatility. Typically, short-term investments encounter less market risk than do stocks and bonds because of their short duration. Therefore, they usually provide a lower rate of return than investments in those categories.

Investments under this option could include high-quality money market securities, U.S. Treasury bills or notes, and U.S. government agency notes with a maturity of one year or less. An investment in a STIF account is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although this investment option seeks to preserve the value of your investment, it is possible to lose money by investing in the fund.

Empower Financial Services

www.empower.com | 251-421-3137

The City of Daphne also provides a Roth IRA and 457(b) Deferred Compensation Plan through Empower Financial Services. This plan allows you to invest for retirement while supplementing the other retirement benefits or savings that you may have.

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.

For more information please contact Human Resources or the City of Daphne's dedicated representative listed below:

Empower Financial Services
Retirement Plan Counselor:
Trace Jordan, 251-421-3137





ADDITIONAL BENEFITS

WELLNESS BENEFIT – GYM MEMBERSHIPS

PLANET FITNESS

YMCA OF SOUTH ALABAMA



Planet Fitness – The City offers the basic membership **FREE** to our employees. You can enroll at the 29685 Renaissance Blvd location in Daphne.

<u>Membership Type</u>	<u>Corporate Rate</u>
Adult	\$35
Adult Plus 1	\$47
Family	\$58

TUITION DISCOUNT

COLUMBIA SOUTHERN UNIVERSITY - COLUMBIASOUTHERN.EDU/PARTNERS

The city offers a 10% tuition discount through Columbia University. At Columbia Southern University, they bring the classroom to you. Progress through assignments completely online when it's convenient for you. No required login times and you can access your course 24/7.

Columbia Southern University offers online associate, bachelor's, master's and doctoral degree programs in a variety of majors and concentrations including:

- | | | |
|----------------------|------------------------------|---------------------------|
| Business | Criminal Justice | Cyber Security |
| Emergency Management | Emergency Medical Services | Environmental Management |
| Fire Science | Forensic Investigation | Health Care |
| Homeland Security | Human Resources | Information Technology |
| Military Studies | Occupational Safety & Health | Organizational Leadership |
| Psychology | Public Administration | Public Health |

For more information: contact
Duane Brown—251-923-4228
duane.brown@columbiasouthern.edu

ADDITIONAL BENEFITS



TUITION DISCOUNT

FAULKNER UNIVERSITY- GRADUATEENROLLMENT@FAULKNER.EDU

We are so delighted to announce our new partnership with Faulkner University. All full-time employees with The City of Daphne are offered 50% off tuition. As an added bonus, it will cover your children that are pursuing their education as well. Below are the details of The City of Daphne's unique partnership with Faulkner University.

Benefits

1. Full-time, permanent employees will receive a 50% tuition discount in eligible programs.
2. Full-time employees may also designate up to two (2) other individuals to receive a 50% tuition discount in eligible programs. Obtain additional information from HR to see excluded programs.
3. A full-time employee's children (including step-children) will receive:
 - a 50% tuition discount for eligible, adult undergraduate and graduate programs, or
 - a scholarship/grant award totaling a minimum of \$10,000 per academic year (fall and spring) through Faulkner's on-ground traditional program at the Montgomery campus.

Guidelines

- Includes full-time employees of City of Daphne, Alabama
- 50% tuition discount applicable to most programs (see exclusions)
- Must satisfy all admission requirements and maintain satisfactory academic progress
- Must remain continuously enrolled, including summers, until completion of the degree (summers excluded in traditional program only)
- This offer is valid for new students only. For purposes of this agreement, a new student will be considered anyone who has not been enrolled at Faulkner in the last two years prior to the semester in which they intend to enroll.
- Cannot be combined with any other institutional (Faulkner-based) discount, award, grant, or scholarship, but may still be used in conjunction with state or federal financial aid, including loans and grants, if eligible
- Standard fees apply
- Must provide a letter from employer on letterhead verifying full-time employment

Associate Degrees	Bachelor Degrees	Masters Degrees	Doctorate Degrees	Graduate Certificates
<ul style="list-style-type: none"> • Associate of Arts/ Science in Liberal Arts • Computer & Information Science • Legal Studies 	<ul style="list-style-type: none"> • Biblical Studies • Business • Counseling/ Psychology • Computer Engineering • Computer Science • Many More 	<ul style="list-style-type: none"> • Biblical Studies • Business Administration • Clinical Mental Health Counseling • Curriculum & Instruction • Elementary Education • Many More! 	<ul style="list-style-type: none"> • Biblical Studies • Health Sciences • Humanities • Occupational Therapy • Physical Therapy 	<ul style="list-style-type: none"> • Family Life Ministry • Disability Services

CARRIER CONTACT INFORMATION

Provider / Plan	Website	Phone Number
The City of Daphne Jensen Carrell, Human Resources Deputy Director	www.daphneal.com	251-620-1400
BlueCross BlueShield of Alabama Medical, Dental & EPS coverage Group No: 86641	www.bcbsal.org	1-800-292-8868 EPS: 1-800-292-8868
Lucet Employee Assistance Program (EAP)	eap.lucethealth.com	1-800-624-5544
Quit Now Alabama Tobacco Cessation Program	www.QuitNowAlabama.com	1-800-784-8669
WEX Inc Flexible Spending Account (FSA)	www.wexinc.com	1-833-225-5939
Superior Vision Vision coverage Group No: 30294	www.superiorvision.com	1-800-507-3800
OneAmerica Life & Disability coverages	www.oneamerica.com	Life: 1-800-553-3522 Disability: 1-855-517-6365
Aflac Individual Worksite Products Contact: June Bozeman	www.aflac.com	251-423-0865 june_bozeman@us.aflac.com Customer Service: 800-992-3522
Retirement Systems of Alabama (RSA) RSA State Retirement Benefits	www.rsa-al.gov	1-877-517-0020 334-517-7000
Empower Financial Services Voluntary Retirement Benefit Contact: Trace Jordan	www.empower.com	251-421-3137





2025-2026

Prepared By:

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