



**ORANGE
BEACH**


A L A B A M A

**EMPLOYEE
BENEFITS GUIDE**

2025

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We at The City of Orange Beach are committed to providing employees with a benefits program that is both competitive and comprehensive . Our program offers a broad range of plan options to meet the needs of our diverse workforce. We know that your benefits are important to you and your family. This program is designed to assist you in providing for the health, well-being and financial security of you and your covered dependents. Helping you understand the benefits Orange Beach offers is important to us and that is why we have created this Employee Benefits Guide.

Overview

This guide provides a general overview of your benefit choices to help you select coverage that is right for you. Of course with choice, comes responsibility and planning, so please take time to read about and understand the benefit plan, and enroll on time. Included in this guide are summary explanations of the benefits and costs, as well as contact information for each provider.

It is important to remember that only those benefit programs for which you are eligible and have enrolled in apply to you. This guide is not intended to cover all provisions of all plans but rather is a quick reference to help answer most of your questions. You can obtain full policy documents from Human Resources for complete plan details. We hope this guide will give you a clear explanation of your benefits and help you be better prepared for the enrollment process.

ELIGIBILITY & ENROLLMENT

WELCOME TO YOUR NEW EMPLOYEE BENEFITS



WHO IS ELIGIBLE

All full-time employees working at least 30 hours per week are eligible for the full range of benefits provided by the City of Orange Beach. You may also enroll your eligible spouse & dependents.



EFFECTIVE DATE OF COVERAGE

During the 2025 plan year, eligible new hires will be subject to a waiting period determined by the applicable benefit. Most plans will become effective the first of the month following the waiting period. Current employees' elections will be effective 1/1/2025.



WHEN TO ENROLL

Benefit eligible associates initially have the two following opportunities to enroll in the associate benefits program:

NEW HIRE ENROLLMENT. New hires have thirty days from their date of hire to enroll in The City of Orange Beach's benefit coverages. Most plans become effective first of the month following the date of hire. Associates not enrolling during this period must wait until the next open enrollment to elect coverage (Evidence of Insurability forms may be required for certain coverages).

OPEN ENROLLMENT. The City of Orange Beach's annual open enrollment period will kick off with enrollment counselors available telephonically **November 13-15, 2024**. Employees are encouraged to take this opportunity to ask questions, enroll and make any changes necessary to your benefits. Elections, changes or cancellations of current benefits must be made and submitted to HR by **November 30, 2024**. Elections will become effective January 1, 2025.

WHEN YOU CAN MAKE CHANGES

City of Orange Beach benefits plan year is from January 1 to December 31. Generally, you can only change your benefit choices during the annual Benefits Enrollment period or if you have an IRS "Qualifying Event" during the year, which includes:

- Marriage or Divorce
- Birth, adoption or placement for adoption of an eligible child
- Death of your spouse or covered child
- Change in your spouse's work status that results in cancellation of your benefits
- Your dependent child is no longer eligible
- Loss of coverage through a parent's plan
- Becoming eligible for Medicare or Medicaid during the year

If you have a life event change, you must submit notification to vpishna@orangebeachal.gov within 30 days of the qualifying event. Depending on the type of change, you may need to provide documentation (for example, a marriage license or birth certificate). If you do not submit notification within 30 days, you will have to wait until the next annual Open Enrollment period to make benefit changes.

WHEN COVERAGE ENDS

Benefits end on the last day of the month in which your employment with the City of Orange Beach ends, or when you cease to meet eligibility guidelines (i.e. reduction of hours, exhausted leave policy, etc.). COBRA (the Consolidated Omnibus Budget Reconciliation Act of 1985) continuation of coverage is available for eligible terminations for medical, dental and vision coverages.

MEDICAL INSURANCE

BLUE CROSS & BLUE SHIELD OF ALABAMA

GROUP #: 00526

The City of Orange Beach provides all eligible employees the opportunity to enroll in the group's Blue Cross Blue Shield of Alabama's medical plan. The Preferred Provider Organization (PPO) Plan Orange Beach offers allows you to choose from a large list of participating providers for all of your health care needs. You may access a list of providers for covered services by visiting the BCBS website at www.bcbsal.org.

See overview of plan benefits below, you may obtain copies of full policy documents from BCBS of AL or the Orange Beach Human Resources Department.

BENEFITS	ORANGE BEACH PPO PLAN	
	IN-NETWORK	OUT-OF-NETWORK
Deductible <i>Individual</i> <i>Family</i>		\$500 \$1,000
Out-of-Pocket Maximum <i>Individual</i> <i>Family</i>		\$1,500 \$3,000
Inpatient Hospital Facility	\$200 deductible per admission + \$100 copay per day, days 2-5	\$400 deductible per admission, then 80% coinsurance
Emergency Room Care <i>Accident</i> <i>Medical Emergency</i>	Covered 100%, no copay or deductible \$200 copay per visit	
Physician Office Visits <i>Preventive Care</i> <i>Office Visits</i> <i>Diagnostics/Imaging</i>	Covered 100% \$35 copay Covered 100%	Not Covered 50% coinsurance 50% coinsurance
Outpatient Hospital Services <i>Outpatient Surgical</i> <i>Urgent Care</i>	\$200 copay \$75 copay	In Alabama, not covered 50% coinsurance
Mental Health, Behavioral Health, Substance Abuse Services (thru BCBS) <i>Inpatient Services (per admission deductible)</i> <i>Outpatient Services</i>	\$200 deductible + \$100 copay per day, days 2-5 Most outpatient covered 100%	\$400 deductible , then 80% 80% coinsurance + any amounts not covered by the plan
Other Covered Services <i>Ambulance Services*</i> <i>Home Health / Hospice</i> <i>Durable Medical Equipment</i> <i>Rehabilitation / Habilitation*</i>	Plan pays 80% coinsurance* Covered 100% 80% coinsurance 80% coinsurance	80% coinsurance* In Alabama, not covered 50% coinsurance 50% coinsurance

*The City of Orange Beach owns & operates their own ambulance service. If a covered employee is transported by the city's ambulance, it is covered 100%

*Each service has a combined maximum of 30 visits/year for occupational, physical, and speech therapy. Children ages 0-18 with autistic diagnosis are allowed unlimited therapy visits per year.

MEDICAL INSURANCE EMPLOYEE MONTHLY CONTRIBUTIONS			
	Employee Contribution	Employer	Total Monthly Premium
Employee Only	\$20.80	\$567.90	\$588.70
Employee + Spouse	\$168.48	\$1,120.21	\$1,288.69
Employee + Child(ren)	\$124.80	\$827.92	\$952.72
Employee + Family	\$224.64	\$1,439.19	\$1,717.83

PRESCRIPTION DRUG PLAN

RXBENEFITS / EXPRESS SCRIPTS

Pharmacy coverage will be administered by RXBenefits through Express Scripts. As part of the pharmacy benefit plan, you will receive: a pharmacy ID card, a prescription drug coverage statement, high-touch service, and access to Express-Scripts.com to review medication tiers, drug pricing, local pharmacies, and plan details. There are more than 63,000 pharmacies in Express Scripts network, including most national chains and independent stores.

RXBenefits Member Services can assist you with every aspect of your pharmacy benefit plan, from answering coverage questions and ordering ID cards to resolving complex issues. They are available from 7:00 a.m. to 8:00 p.m. CST, Monday - Friday. During weekend and after hours/holidays, members are given the option to speak with a PBM representative, or leave a message for Member Services to return their call during business hours.

PRESCRIPTION DRUG BENEFITS*	
Tier 1 (Generic)	\$15 copay
Tier 2 (Preferred Brand)	\$35 copay
Tier 3 (Non-Preferred Brand)	\$55 copay
Tier 4 (Specialty)	\$85 copay
Mail Order (Tiers 1-3)	3x retail amounts

*All Lifestyle Drugs (i.e. Fertility, Weight Loss, ED) will have an additional \$15 copay in addition to the above copays.

The prescription drug plan has implemented a specialty pharmacy copay assistance program (SaveOnSP). Certain specialty pharmacy drugs are considered non-essential health benefits under the plan and the cost of such drugs will not be applied toward satisfying the participant's out-of-pocket maximum; although the cost of the Program drugs will not be applied towards satisfying a participant's out-of-pocket maximum, the cost of the Program drugs will be reimbursed by the manufacturer at no cost to the participant (must participate in the SaveOnSP program); and coinsurance for certain specialty medications may be set to the max of the current plan design or any available manufacturer-funded copay assistance.

FREQUENTLY ASKED QUESTIONS

HOW DO I FIND OUT THE COST OF A MEDICATION, OR IF MY PHARMACY IS IN-NETWORK? Go to express-scripts.com, create an online account. Here you will have access to medication cost, formulary information, pharmacy lookup and much more.

WHAT IF I NEED HELP WITH A MEDICATION COST BUT DON'T HAVE COMPUTER ACCESS? If you have any questions about your prescription benefits, you can contact Member Services at 1-800-334-8134

HOW DO I GET STARTED WITH MAIL ORDER THROUGH EXPRESS SCRIPTS? First, have your physician write a new prescription for each maintenance medication for a 90-day supply with up to 3 refills. Next, complete the mail order form found on express-scripts.com. Lastly, mail the prescriptions and mail order form to Express Scripts mail order pharmacy.

WHERE WILL SPECIALTY MEDICATION BE FILLED MOVING FORWARD? Specialty medications must be ordered from Express Scripts specialty pharmacy Accredo at 1-800-803-2523.

DO I HAVE TO FILL MAINTENANCE MEDICATIONS THROUGH MAIL ORDER? No, you can also use an in-network 90-day retail pharmacy. If you are not sure if your pharmacy is in-network, visit express-scripts.com. These are medications you take on an ongoing basis for conditions such as high blood pressure or diabetes.

DO I CALL EXPRESS SCRIPTS WITH QUESTIONS ABOUT MY PRESCRIPTION COVERAGE? No. The number listed on the back of your ID card is for RXBenefits member services. Our team can help with any questions related to your pharmacy plan.

WHAT HAPPENS IF I AM CURRENTLY TAKING A SPECIALTY MEDICATION ON THE SAVEONSP DRUG LIST AND I DON'T ENROLL IN THE SAVEONSP PROGRAM? SaveOnSP will contact individuals currently taking a medication on the Program drug list. Enrollment in the program is voluntary; however, SaveOnSP cannot ensure the application of manufacturer's dollars at the time of purchase for a potential zero (\$0) dollar copayment unless you enroll in the program. If you choose not to enroll into the SaveOnSP program to receive your medication at no cost, your member responsibility will reflect a higher copay amount as a result. This amount will not count towards your deductible or out-of-pocket maximum, because Non-Essential Health Benefits do not apply to deductibles or out-of-pocket maximums.

DENTAL INSURANCE

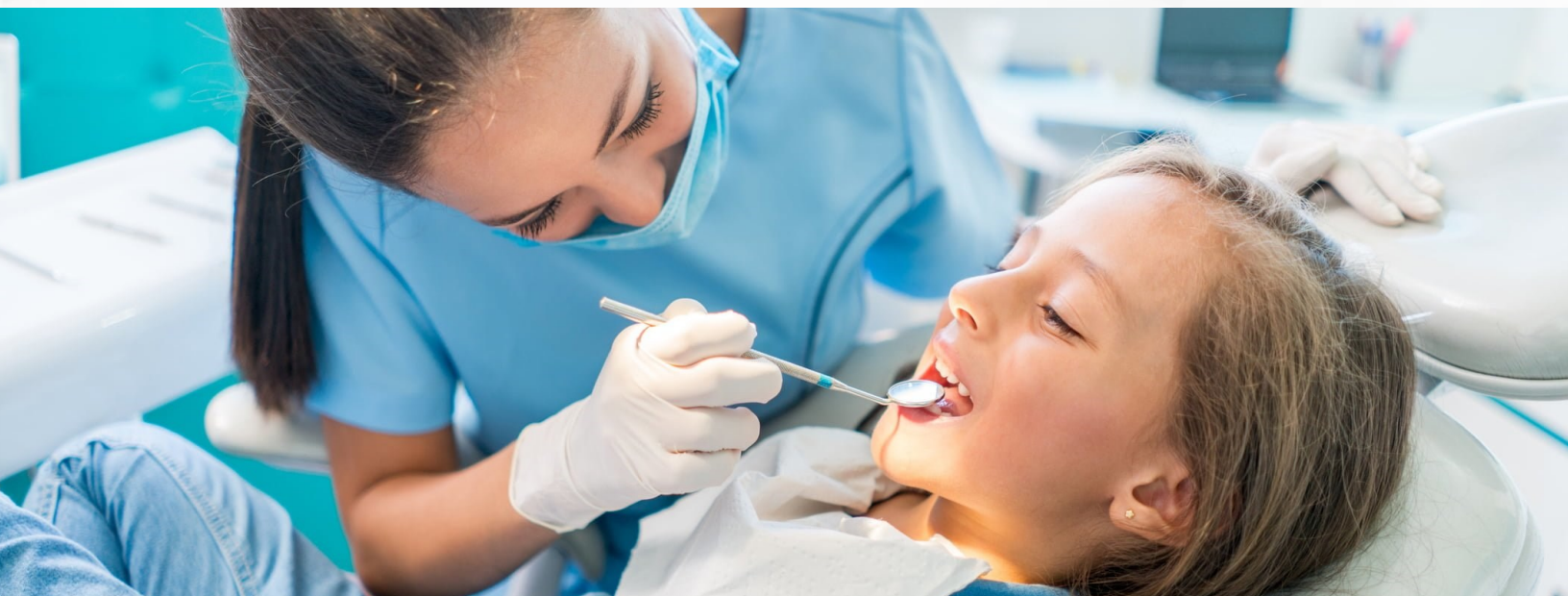
BLUE CROSS & BLUE SHIELD OF ALABAMA

GROUP #: 00526

The City of Orange Beach provides all eligible employees the opportunity to enroll in dental coverage, provided by Blue Cross Blue Shield of Alabama. With the BCBS dental plan, you may choose any dentist to provide your oral care; however, if you choose a preferred provider, claims may be paid directly to your dentist at a lower cost to the participant. You may access a list of providers for covered services by visiting the BCBS website at www.bcbsal.org. Identification cards will be provided to all enrolled participants.

DENTAL INSURANCE	
SUMMARY OF BENEFITS	IN- AND OUT-OF-NETWORK
Calendar Year Deductible Individual Family	\$50 \$150
Out-of-Pocket Maximum Annually per Individual	\$1,500
Diagnostic & Preventative Services Exams, X-rays, Cleanings, Sealants, Space Maintainers	Covered 100% (not subject to deductible)
Basic Services Restorations, Extractions, Endodontics, Oral Surgery, Periodontics	80%
Major Services Crowns, Dentures, Bridges, Inlays & Onlays	50%
Orthodontic Services Available for Dependent children under age 19 only; \$1,500 Max	50% (not subject to deductible)

DENTAL INSURANCE EMPLOYEE MONTHLY CONTRIBUTIONS	
COVERAGE TIER	RATE
Employee Only	\$4.00
Employee + Spouse	\$9.00
Employee + Child(ren)	\$10.40
Employee + Family	\$15.60



EMPLOYEE ASSISTANCE PROGRAM

NEW DIRECTIONS-BCBS OF ALABAMA

EAP services are provided 100% by The City of Orange Beach at no cost to you and your eligible dependents.

Living a healthy, satisfying lifestyle includes your physical health and emotional well-being. However, life can be a challenge as you juggle the demands of work, home, and other obligations. The City of Orange Beach helps you achieve balance in your life by providing EAP services through New Directions-BCBS.

An EAP is an employer-sponsored service providing a variety of support programs to you concerning work-related difficulties, as well as problems originating outside the workplace when such troubles affect your work attendance or on-the-job performance.

COVERED BENEFITS

Counseling Services: 3 visits per year per employee

You and each of your eligible dependents can receive 3 free professional counseling sessions per plan year, for issues you may be facing. These may include, but are not limited to:

- Grief and loss
- Coping with change
- Marital/family issues
- Interpersonal relationship difficulties
- Stress-related problems
- Addiction assessment and referral
- Telephonic support from staff clinicians
- Referrals to other professionals when necessary

Work/Life Services: Work/Life services can help you tackle your to-do lists with specialists who can locate providers, get referrals, and find resources for almost anything you and your household needs. You have free access to:

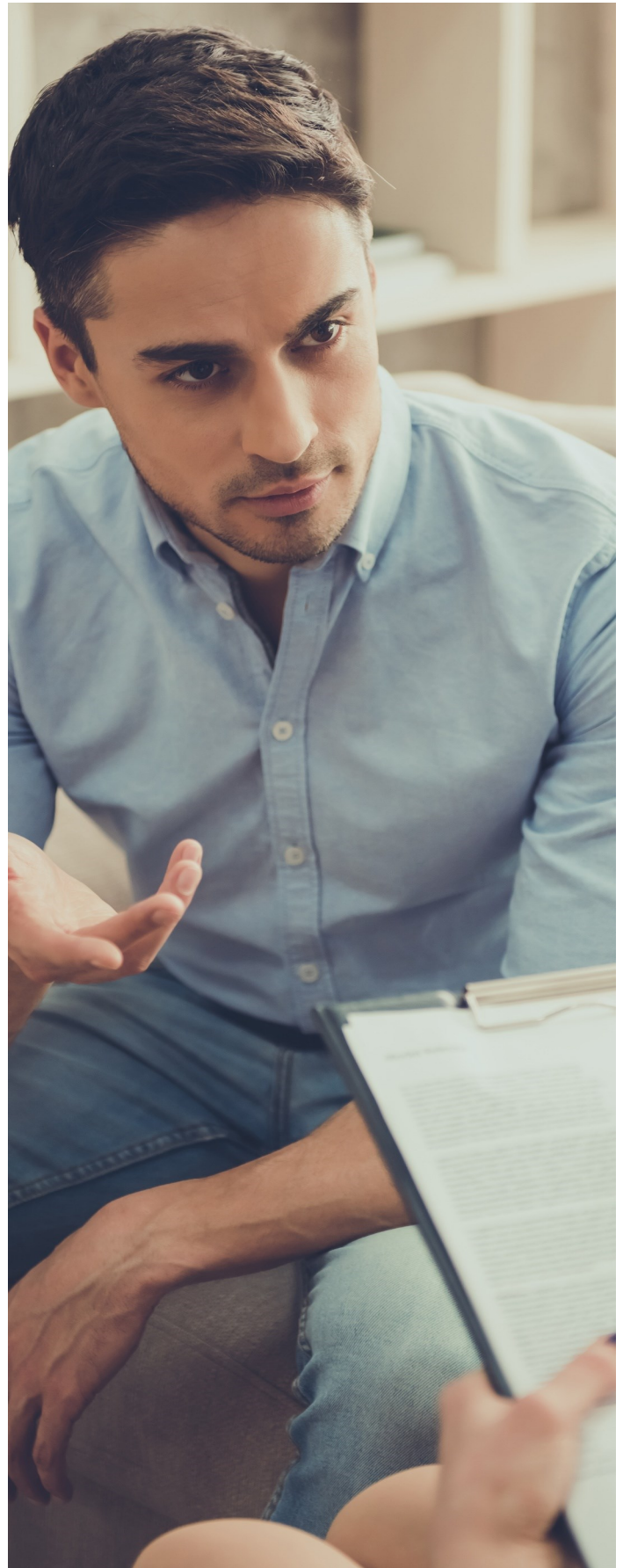
- Personalized consultation with a highly trained specialist over the phone or through online chat.
- Referral to local Providers and resources.
- Tip Sheets , checklists, and other helpful tools.

Work/Life Services referrals may include resources for:

- Family & Caregiving
- Education
- Daily Living
- Career & Work
- Health & Wellness
- Legal Services/Identity Theft Consultation (1 free telephonic consult per separate matter)
- Financial Services (1 free 30-minute telephonic consultation, per issue annually, unlimited # of issues)

Online Services: Please visit eap.ndbh.com to navigate services offered, locate providers in your area, access resources and materials, and much more!

Contact: 800-624-5544 | website: eap.ndbh.com | Company Code: orangebeach



NEAR-SITE CLINIC

SOUTHERN RAPID CARE

4223 ORANGE BEACH BLVD, ORANGE BEACH, ALABAMA, 36561 / WWW.SOUTHERNRAPIDCARE.COM / 251.974.2273

The City of Orange Beach partners with Southern Rapid Care to provide our employees and their families easy access to primary care and health management through a near-site health clinic, at no cost to you.

Southern Rapid Care is a walk-in clinic and urgent care center that can treat a variety of injuries and illnesses. The clinic provides inexpensive, hospital-level healthcare with a highly trained staff of physicians and nurses with over 25 years of ER experience to ensure topnotch medical care.

SERVICES INCLUDE*

- Primary and Urgent Care Services
- IV Hydration & Antibiotics
- Full Laboratory Testing (CLIA certified)
- X-Rays (onsite digital x-ray)
- Wellness Exams
- Sports Physicals
- D.O.T.
- Occupational Medicine
- Trauma Room with Resuscitation equipment
- IV Cardiac Medication
- In-house medication dispensing
- Fracture Splinting
- EKG
- Minor Surgery
- Vaccines, Physicals & other Routine Care

HOURS OF OPERATION

Southern Rapid Care is open Monday-Friday from 8:00am to 5:30 pm, and Saturday from 8:00am to 2:00pm. The clinic is conveniently located in The Commons shopping center at 4223 Orange Beach Blvd, Orange Beach, AL 36561.

Schedule an appointment today by calling 251-974-2273 or email SRCorangebeach@gmail.com - Walk-Ins are also welcome!





FLEXIBLE SPENDING ACCOUNT (FSA)

WEX HEALTH

Flexible Spending Accounts allow you to take advantage of tax savings by using pre-tax dollars to cover eligible out-of-pocket expenses. Depending on the type of plan, FSAs can help you cover the cost of medical, dental, vision, and dependent care services.

When you use your FSA funds, remember to always keep your receipts. You may be asked to provide an itemized receipt to verify eligible expenses. Eligible expenses are tracked and verified by the FSA plan administrator – WEX Health.

Also, be sure that you plan your FSA contributions carefully, as funds not used by the end of the year may be forfeited (depending on the amount of funds remaining). This plan does provide a carry-over up to a certain dollar amount which will roll over from one year to the next. You must make a new election each year if you want to have an FSA. For more information, please visit www.wexinc.com.

HEALTH CARE FSA

The Health Care FSA may be used for any medical, dental, or vision care expenses not reimbursed by any other benefit plans. These expenses may include the deductible, coinsurance, and other eligible health-related costs not covered by the plan. The maximum yearly contribution is \$3,200.

DEPENDENT CARE FSA

This plan reimburses for dependent care expenses incurred in order for you to work or attend school full-time. Eligible dependent care expenses cover children 13 years of age and under or an adult that depends on you for care. This includes licensed child care centers, nursery schools, daytime summer camps, adult day care centers, and in-home care. The annual maximum contribution amount is \$5,000 (\$2,500 if married, filing separately). You must use the funds in this account before the end of the plan year or else you will forfeit any unused portion.

FSA ACCOUNTS	MAXIMUM ANNUAL ELECTIONS
Health Care FSA	\$3,200 (or current maximum based on federal guidelines)
FSA Carry-Over	Applies to Health Care FSA only; you may carry-over unused funds up to \$640
Dependent Care FSA	\$5,000 married filing jointly / \$2,500 married filing separately



VISION INSURANCE

SUPERIOR VISION

GROUP #: 31515

The City of Orange Beach offers voluntary vision coverage through Superior Vision. You get the most from your vision benefits and pay less out-of-pocket when you visit an in-network eyecare provider. See overview of benefits & rates below:

VISION INSURANCE		
CLASS DESCRIPTION	IN-NETWORK	OUT-OF-NETWORK
Routine Vision Exam (1 per 12 months)	\$20 copay	Optometrist: \$26 allowance Ophthalmologist: \$34 allowance
Lenses (1 per 12 months) Single Vision Lined Bifocal Lined Trifocal Lenticular	Covered 100% after \$20 copay	\$26 allowance \$39 allowance \$49 allowance \$78 allowance
Upgrades to Lenses Polycarbonate Anti-Reflective Scratch resistant Progressive	\$40 allowance \$50 allowance \$13 allowance Covered 100% after \$20 copay	20% off retail \$50 allowance \$13 allowance \$49 allowance
Frames (1 per 24 months)	\$125 allowance	\$60 allowance
Contact Lenses Evaluation and Fitting Medically Necessary Elective	\$25 copay Covered 100% \$130 allowance	Not covered \$210 allowance \$100 allowance
Laser Vision Correction	5-50% Discounts	Not Covered

VISION INSURANCE EMPLOYEE MONTHLY CONTRIBUTIONS	
COVERAGE TIER	RATE
Employee Only	\$8.92
Employee + 1	\$17.80
Employee + Family	\$23.82

GROUP LIFE INSURANCE AND AD&D

LINCOLN FINANCIAL GROUP

The City of Orange Beach provides all full-time eligible employees a Group Term Life and Accidental Death & Dismemberment (AD&D) plan as an employer-paid benefit. This benefit, provided through Lincoln Financial Group, helps protect your family or other beneficiaries from a loss of income in the unexpected event of your death or serious injury in a covered accident. The Group Life/AD&D benefit coverage is equal to \$20,000 (age based reductions apply when you reach age 65). The City of Orange Beach also provides dependent life benefits for your spouse (\$2,000) and your dependent children (\$1,000). Age restrictions may apply.



VOLUNTARY LIFE INSURANCE AND AD&D

LINCOLN FINANCIAL GROUP

In addition to the Group Life benefit, The City of Orange Beach also offers all eligible employees the opportunity to purchase term life insurance through Lincoln Financial Group. Voluntary Term Life allows you to purchase the extra financial security for you, your spouse & your dependent children that you may need in the event of death. Please see overview of benefit options & rates below:

Voluntary Life/ AD&D Benefit Options	
Employee Coverage	Coverage is available in \$10,000 increments up to 5x annual salary or \$500,000
Spouse Coverage	Coverage is available in \$5,000 increments up to 50% of employees elected benefit
Child(ren) Coverage	May elect \$5,000 or \$10,000 benefit (age based restrictions may apply)

SUPPLEMENTAL LIFE		RATER PER \$1,000 OF COVERED VOLUME		Example: 35-year-old electing \$80,000	
< 30	\$0.11	Step 1	Find your age bracket in the rate grid to the left		
30–34	\$0.14	Step 2	Multiple the number of voluntary life coverage that you wish to elect (Note: Rates are based per \$1,000 of coverage, so if you wish to elect \$80,000 you would use \$80 for this calculation), multiplied by the applicable age-banded rate, plus the AD&D rate (no age band) multiplied by the same elected amount, to determine monthly premium. *AD&D coverage is automatically elected when you elect voluntary life coverage. Vol Life: 80 x \$0.17 = \$13.60 / month AD&D: 80 x \$0.03 = \$2.40 / month		
35–39	\$0.17				
40–44	\$0.26				
45–49	\$0.45				
50–54	\$0.76				
55–59	\$1.47				
60–64	\$1.93				
65–69	\$3.21				
70+	\$8.65	Step 3	Multiply the total monthly premium by 12 months, then divide by 24 pay periods to determine your cost per payroll deduction: \$16.00 x 12 = \$192.00 ÷ 24 = \$8.00 per pay period		
Child Life	\$1.00 (\$5,000 benefit)				
AD&D	\$0.03				

SHORT-TERM DISABILITY

LINCOLN FINANCIAL GROUP

Short-Term Disability (STD) is provided through Lincoln Financial Group. All full-time eligible employees with the City of Orange Beach can elect this voluntary coverage and the premiums will be payroll deducted based upon the calculation provided below. Voluntary short-term disability (STD) insurance provides income protection for employees who are unable to work due to personal illness or injury. See overview of plan design benefits and premium rate below:

TYPE OF BENEFIT	BENEFIT AMOUNT	STD BENEFIT PREMIUM CALCULATION
Benefit	If you become disabled (as defined by the plan) and meet the elimination period, the plan pays 60% of your pre-disability earnings up to \$750 per week.	<p>Use the below formulas to calculate your STD benefit and premium</p> <p>STD Benefit: $(\text{Annual Salary} / 52) \times 60\% = \text{Benefit Amount}$</p> <p>STD Premium: $(\text{Benefit Amount} / \\$10) \times \\$0.47 = \text{Premium}$</p>
Elimination Period	14 days for disability due to sickness or accident	
Maximum Benefit Period	11 weeks (elect LTD coverage to continue disability benefit beyond 11 weeks)	
Additional Benefits	Partial Disability benefit, Return to Work incentive, Rehabilitation Assistance benefit, Survivor benefit, 8 week C-Section benefit, Portability & more!	
STD Rate (per \$10) - All Ages	\$0.47	

LONG-TERM DISABILITY

LINCOLN FINANCIAL GROUP

Long-Term Disability (LTD) is also provided through Lincoln Financial Group. LTD coverage provides you with a percentage of your income if you become disabled due to an eligible illness or accident for an extended period of time. If your disability is permanent, this benefit may continue until you reach normal retirement age. Benefits will be coordinated with any Social Security benefit you may receive. Please see an overview of the plan design benefits and premium information below:

TYPE OF BENEFIT	BENEFIT AMOUNT
Benefit	Up to 60% of your pre-disability earnings to \$5,000 per month maximum
Elimination Period	90 days (runs concurrently with STD coverage); Accumulation Period: 180 days
Maximum Benefit Period	Until you are no longer disabled or the later of age 65 or SSNRA

AGE-BAND	RATES PER \$100 OF MONTHLY COVERED PAYROLL
Less than 29	\$0.249
30-34	\$0.423
35-39	\$0.694
40-44	\$1.063
45-49	\$1.486
50-54	\$1.714
55-59	\$1.996
60-64	\$1.442
65-69	\$1.605
70+	\$1.399

CRITICAL ILLNESS INSURANCE

COMBINED INSURANCE COMPANY

The City of Orange Beach offers Critical Illness (CI) with Cancer coverage through Combined to help our employees and their families maintain financial security during the lengthy recovery after a serious medical event including, but not limited to, events like a heart-attack, cancer, or stroke. 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 eligible major medical events.

Amount of coverage is up to you based on your individual needs. You can elect the payable Face Amount in increments of \$5,000 up to \$100,000 (in increments of \$1,000). If a spouse is covered under the employee's plan, their face amount is 50% of the employee's coverage. Child is 25% of employee's coverage.

COVERED CI CONDITIONS	% OF FACE AMOUNT PAYABLE
Cancer (except skin cancer)	100%
Heart Attack	100%
Stroke	100%
Major Organ Failure	100%
End Stage Renal (Kidney) Failure	100%
Paralysis or Dismemberment	100%
Coma	100%
Childhood Conditions	100%
Multiple Sclerosis	100%
Carcinoma in Situ	25%
Coronary Artery Obstruction	25%
Skin Cancer Benefit - Payable once per insured per year	\$250

PLEASE NOTE:

- Rates vary based on issue age, tobacco use & coverage tier elected. Rates will never increase as you age (lock in at issue age). Please see HR to see full rate schedule & calculate your monthly premium.
- Benefit may be payable upon subsequent diagnosis of a Critical Illness. I.e. employees can use this coverage more than once if you receive a benefit for one critical illness, then are later diagnosed with a different critical illness, Combined will pay the original percentage of the applicable face amount. Combined will pay 25% of the original face amount if you are later diagnosed with the same critical illness that you have already received the full benefit for (dates of diagnosis must be separated by 180+ days; restrictions may apply).



ACCIDENT INSURANCE

COMBINED INSURANCE COMPANY

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 Orange Beach provides voluntary accident insurance through Combined. With this coverage, you may not need to use your savings or secure a loan to help pay those unexpected out-of-pocket expenses associated with a covered accident that are not covered under your underlying medical plan (such as deductibles, copayments, and out-of-pocket maximums). Please see an overview of the plan benefits and rates below. You can obtain a copy of the full policy documents from Human Resources.

ACCIDENT COVERAGE BENEFIT OVERVIEW	
COVERED SERVICES DUE TO ELIGIBLE ACCIDENT	BENEFIT
Emergency Room	\$125
Ambulance (Ground/Air)	\$200 / \$2,000
Hospital Services (per day, up to 365 days)	Admission: \$1,250 / Confinement: \$250 per day
ICU Hospital Services (per day, up to 30 days)	Admission: \$2,500 / Confinement: \$500 per day
Burns (Dependent upon size & degree of burn)	\$1,000 - \$10,000 (Skin Graft: 25% of burn benefit)
Coma	\$12,500
Dislocation	\$200 - \$1,000
Emergency Dental	Crown: \$400 / Extraction: \$100
Fractures	\$200 - \$1,000
Lacerations	\$30 - \$500
Major Diagnostic Exam	\$200
Accidental Death	\$20,000 (Employee & Spouse) / \$4,000 (Children)
Accidental Death due to Common Carrier	4x Death Benefit Above
Surgery - Abdominal or Thoracic	\$1,500
Lodging (up to 30 days) / Transportation	\$150 per night / \$600
Doctor Visits	Urgent Care: \$100 / Initial Dr. Visit: \$50 / X-Ray: \$40
Wellness Benefit (per person, per year)	\$50

ACCIDENT RATES PER PAY PERIOD (24 PAYROLL DEDUCTIONS ANNUALLY):

SINGLE	\$7.84	EE + SPOUSE	\$12.42	EE + CHILDREN	\$12.42	FAMILY	\$17.00
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MUNICIPAL EMPLOYEE BENEFITS

CITY OF ORANGE BEACH

VACATION LEAVE

All full-time employees begin accruing vacation leave upon hire. Ten (10) days of vacation can be accrued during the first year of employment. A maximum of 180 hours of vacation leave may be accrued. Leave accrued by a new employee will be posted as earned but cannot be used until the completion of one year of service. Accrual rates can be found in your personnel manual.

SICK LEAVE

All full-time employees begin accruing sick leave upon hire. Thirteen (13) days of sick leave can be accrued each year. There is no cap on the amount of sick leave that can be accrued. New employees can use only 32 hours of accumulated sick leave during their first year of service.

HOLIDAYS

The City of Orange Beach observes 12 holidays during the year:

- New Year's Day
- Martin Luther King Day
- Mardi Gras
- Good Friday
- Memorial Day
- Independence Day
- Labor Day
- Veterans Day
- Thanksgiving Day (and following Friday)
- Christmas Eve and Day

RETIREMENT

Participation in the Employees Retirement System is mandatory for all full-time employees.

RETIREMENT DEFERRED COMPENSATION

All employees may make additional contributions to the Retirement Systems of Alabama RSA-1 Deferred Compensation Plan in accordance with the Summary Plan Descriptions rule on contributions and eligibility.

RECREATION CENTER MEMBERSHIP

The Orange Beach Recreation Center provides free memberships to City employees and their families.

CONTACT INFORMATION

CONTACT LIST FOR YOUR EMPLOYEE BENEFITS

BENEFIT	PROVIDER	PHONE	WEBSITE/EMAIL
Medical	Blue Cross & Blue Shield	1.800.810.2583	www.bcbsal.org
Prescription Drug Plan	RXBenefits (Express Scripts)	1.800.334.8134	rxhelp@rxbenefits.com
EAP	New Directions/BCBS	1.800.624.5544	www.eap.ndbh.com code: orangebeach
Near Site Clinic	Southern Rapid Care	251.974.2273	www.southernrapidcare.com
Flexible Spending Account	WEX	1.866.451.3399	www.wexinc.com
Dental	Blue Cross & Blue Shield	1.800.810.2583	www.bcbsal.org
Vision	Superior Vision	800.507.3800	www.superiorvision.com
Life Insurance	Lincoln Financial Group	1.877.275.5462	www.lfg.com
Disability Insurance	Lincoln Financial Group	1.877.275.5462	www.lfg.com
Critical Illness & Accident	Combined	1.800.225.4500	www.combinedinsurance.com



