

Employee Benefits Guide

Plan Year April 1, 2026 – March 31, 2027



Enroll online at:
powdersprings.zevobenefits.com
Then follow on-screen instructions

This guide includes information on the following:

*Medical Benefits | HSA | HRA | Flexible Spending Account | Dental Benefits
Vision Benefits | Life Insurance | Disability Insurance | Important Contacts*

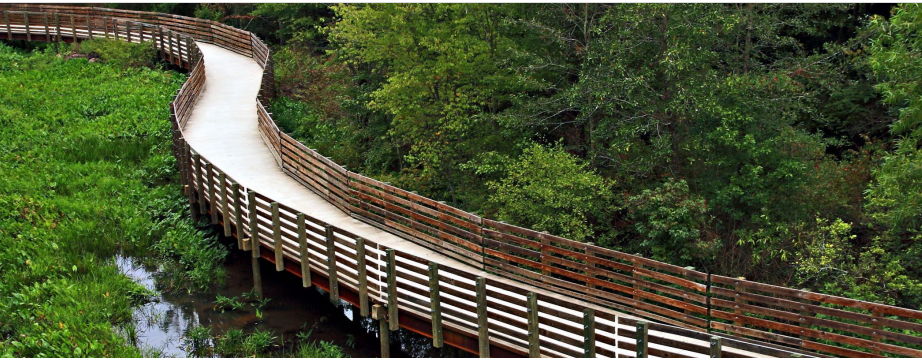


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Important contact information is located on the back cover of this guide.

The benefits information presented in this guide is for informational purposes only. Additional information is available in the various carrier benefit summaries, Certificates of Coverage and other plan documents. Final benefits administration is dictated by policy documents in place at the time of service.

The most important asset of the City of Powder Springs is our people. That's why we offer you an exceptional benefits program with many options, designed to meet your needs and the needs of your family. In this guide you will find summaries of City's Medical, Dental, Vision, Life, Disability, HRA, HSA, FSA, and Telemedicine benefits as well as benefit plan options provided by Aflac and Cincinnati Life.

It is our mission to provide our valued employees with a rich and comprehensive employee benefits package to effectively meet the needs of you and your family. Whether it's health care coverage or employee discount programs, we hope you understand the value of the options available to you.

Eligibility

Newly hired Full-Time Employees are eligible for benefits on the first of the month following 30 days of employment.

If you elect coverage, you can also enroll your Legally Married Spouse and Dependent Children up to age 26. Dependent Children include natural children, legally adopted children, stepchildren and children for whom you have been appointed guardian.

All Employer Group Health Plans are required by law to collect and supply to the Centers for Medicare Services the Social Security Number of employees and dependents covered under the plan, so please remember to have this available when enrolling.

Changes

Please make your enrollment decisions carefully as you cannot make changes outside of Open Enrollment or your New Hire Eligibility Window without a Qualified Life Event due to Section 125 of the IRS Code. Examples of Qualified Life Events include but are not limited to: Marriage, Divorce, Birth or Adoption of a Child, Loss of Coverage, Gain of Coverage, etc.

Note: If you have a Qualified Life Event during the year, you must notify Human Resources within 30 days of the event, or you will have to wait until Open Enrollment to process your change. Please contact Human Resources at 770-943-1666.

Enroll Online *(during Open Enrollment Only)*

How do I enroll online?

Simply follow the instructions below to confirm your new benefit elections...

Go to: powdersprings.zevobenefits.com

The link will take you to the login page.

- If you are a returning user, click "Log In" in the top-right corner of the screen.
- If you are enrolling for the first time, click "Get Started Now" on the middle of the page to create an account. You will then see the screen below:

Please confirm your account

Email address *	Password *
Last four digits of your SSN *	Confirm password *
Date of Birth *	Create Account

[Click here if you are having trouble confirming your account](#)

This will prompt you to enter an email address, the last 4 digits of your SSN and your birthdate. You will then create a password to be used for future access.

If you have issues getting logged in to the system, please call MSI Benefits Group at **770-425-1231** or 1-800-580-1629, Monday through Friday, 8:00 am – 5:00 pm.

Note: Passwords are reset Monday through Friday, 8:00 am – 5:00 pm.

The City of Powder Springs offers medical insurance through Anthem. A side-by-side summary of plan benefits and employee costs is shown below. For more detailed information, please refer to the Antheams Summary of Benefits and Coverage (SBC) and the official plan documents, policies, or certificates of coverage. Depending on the plan you choose, the City also contributes to either a Health Savings Account (HSA) or a Health Reimbursement Arrangement (HRA). The City’s contribution amounts are shown below.

	High-Deductible Health Plan (HDHP)	Buy-Up Plan
In-Network		
Deductible	\$3,500 (Individual) / \$7,000 (Family)	\$5,000 (Individual) / \$10,000 (Family)
HSA	\$1,500 (Individual) / \$3,000 (Family)	N/A
HRA	N/A	\$500 (Individual) / \$1,000 (Family)
Net Deductible	\$2,000 (Individual) / \$4,000 (Family)	\$4,500 (Individual) / \$9,000 (Family)
Coinsurance (<i>you pay</i>)	0%	0%
Out-of-Pocket Maximum	\$4,500 (Individual) / \$9,000 (Family)	\$7,900 (Individual) / \$15,800 (Family)
Primary Care (PCP) Copay	Deductible	\$30
Preventive Care	Covered 100%	Covered 100%
Specialist Copay	Deductible	\$60
ER Copay (<i>waived if admitted</i>)	Deductible	\$350
Urgent Care Copay	Deductible	\$75
Outpatient Services	Deductible	Deductible
Inpatient Services	Deductible	Deductible (Hospital) / \$200 Ambulatory Center
Out-of-Network		
Deductible	\$10,500 (Individual) / \$21,000 (Family)	\$15,000 (Individual) / \$30,000 (Family)
Coinsurance (<i>you pay</i>)	50%	50%
Out-of-Pocket Maximum	\$13,500 (Individual) / \$27,000 (Family)	\$23,700 (Individual) / \$47,400 (Family)
Prescription Drug Coverage		
Pharmacy Deductible	Medical Deductible Applies	N/A
Tier 1 – Generic	\$15 (Retail) / \$30 (Home Delivery)	\$15 (Retail and Home Delivery)
Tier 2 – Preferred Brand	\$35 (Retail) / \$70 (Home Delivery)	\$35 (Retail) / \$70 (Home Delivery)
Tier 3 – Non-Preferred Brand	\$60 (Retail) / \$180 (Home Delivery)	\$60 (Retail) / \$180 (Home Delivery)
Tier 4 – Specialty	25% Coinsurance up to \$350 (Retail and Home Delivery)	25% Coinsurance up to \$350 (Retail and Home Delivery)
Employee Medical Semi-Monthly Rates (24 / Year)		
Employee Only	\$10.00	\$50.00
Employee + Spouse	\$15.00	\$150.00
Employee + Child(ren)	\$12.00	\$135.00
Employee + Family	\$20.00	\$235.00





Receive virtual care and support 24/7 with our Sydney Health app

Now you can connect more easily to the care you need through our **SydneySM Health** app. Have a video visit with a doctor on your mobile device or computer with a camera, 24/7.

Visit with a doctor for common health concerns

Doctors are available anytime, with no appointments or long wait times. They can help you with these types of conditions:

- COVID-19
- Flu
- Cold and fever
- Minor rashes
- Sore throat
- Headaches

During your video visit, the doctor will assess your condition, provide a treatment plan, and send prescriptions to the pharmacy of your choice, if needed.¹



What people say about virtual care visits²

89%

said the doctor they saw was professional and helpful

92%

thought the doctor understood their concerns

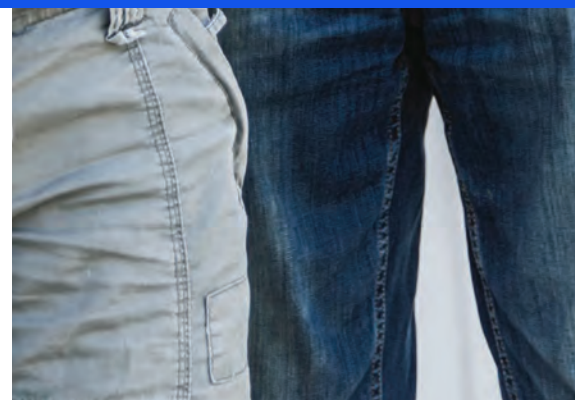
92%

were able to book a virtual visit sooner than an in-person visit

How to download our Sydney Health app:



Scan the QR code with your phone's camera or visit the App Store[®] or Google Play[™].




Wellbeing Solutions




Focus on wellness and earn rewards up to \$700


Complete activities to earn rewards

The Wellbeing Solutions program connects you with easy-to-use digital health and wellness tools that can help you stay your best. When you complete any of the employer-sponsored activities below, you'll earn rewards to put toward electronic gift cards for select retailers. Choose the activities you'd like to complete to receive up to \$700.

Activity type	Activities	Amount
 <p>Digital & wellness activities Rewards are added to your account as you complete activities on the SydneySM Health app or on anthem.com.</p>	Log in to your Anthem account	Up to \$60 (\$15 per quarter)
	Connect a fitness or lifestyle device	\$5
	Complete a health assessment and receive tailored health recommendations	\$50
	Complete action plans around eating healthy, weight management, and physical activity	Up to \$100 (\$20 per action plan)
	Track your steps	Up to \$120 (\$2 per 50,000 steps tracked)
	Complete Well-being Coach digital daily check-ins ¹	Up to \$20 (\$4 per milestone)
	Update your contact information	\$40
	Select a primary care provider (PCP) in Sydney Health	\$40
	Participate in Emotional Well-being Resources program	\$5
	Log daily nutrition (at least 45 days per quarter)	Up to \$60 (\$15 per quarter)
Use any Employee Assistance Program (EAP) service if your employer provides Anthem EAP	\$5	



Activity type	Activities	Amount
 <p>Preventive care</p> <p>Complete your annual screenings or wellness visits. Rewards are added to your account after your claim is processed (may take up to 60 days).</p>	Have an annual preventive wellness exam or well-woman exam with your doctor	\$35
	Get an annual cholesterol test (men ages 35 and older, women ages 40 and older, or upon doctor recommendation)	\$30
	Have a colorectal cancer screening (ages 45 and older or upon doctor recommendation)	\$35
	Have a routine mammogram (women ages 40 to 74 or upon doctor recommendation)	\$35
	Have an annual eye exam ²	\$35
	Get an annual flu shot	\$25
	Get an A1C lab test	\$30

Activity type	Activities	Amount
 <p>Condition management</p> <p>Rewards are added to your account as you meet benchmarks or complete a program.</p>	ConditionCare: Work one-on-one with your health coach and earn rewards for participating in and completing the program ³	Up to \$225 (\$90/\$135)
	Building Healthy Families: Help your family grow and thrive through the Sydney Health app and earn rewards for completing certain activities ⁴	Up to \$125 (\$30/\$35/\$30/\$30)
	Well-being Coach – Weight Management: Receive one-on-one coaching by phone as you complete your goal to earn a reward ⁵	\$60
	Well-being Coach – Tobacco Cessation: Receive one-on-one coaching by phone as you complete your goal to earn a reward ⁶	\$60
	Get a diabetic foot exam	\$35
	Get a LDL or lipid diabetic lab test	\$30
	Get a microalbumin and eGFR diabetic lab test	\$30

Achieve your health goals with Well-being Coach

The Well-being Coach digital coaching app can help you maintain a healthy weight or quit tobacco, while improving your nutrition, exercise, mindfulness, and sleep. To access your Well-being Coach for personalized digital and phone support, go to the Sydney Health app or [anthem.com](https://www.anthem.com).



Earn and redeem your rewards

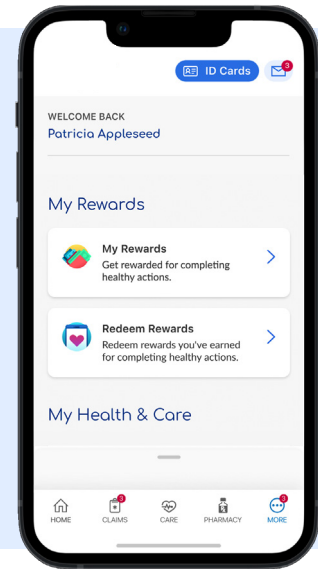
Start by logging in to Sydney Health and scroll down to *My Rewards*. From there you can:

Choose **My Rewards** to:

- Get a quick view of earning activities.
- See a snapshot of your reward status.

Choose **Redeem Rewards** to:

- Get electronic gift cards for stores like Amazon, Apple, Target, Uber, and others.⁷



Scan this QR code to view your rewards on the Sydney Health app. You can also log in to [anthem.com](https://www.anthem.com), and scroll down to *My Rewards*.

¹ Members may earn rewards for completing quarterly Well-being Coach digital milestones while logging daily check-in activities on the app. Daily check-in reward values are first check-in: \$4; next 15 check-ins during first quarter: \$4; 25 check-ins during second through fourth quarters: \$4 each quarter. Log in to Sydney Health or [anthem.com](https://www.anthem.com) to download the Well-being Coach digital app. Well-being Coach is provided by Lark Health.

² Annual eye exam reward is available if employer provides vision coverage in addition to medical benefits through Anthem.

³ Adult members identified as moderate or high risk are eligible for ConditionCare and may receive a reward for participation in one of five ConditionCare programs and completion for one of five ConditionCare programs: chronic obstructive pulmonary disease (COPD), coronary artery disease (CAD), asthma, diabetes, and congestive heart failure (CHF). Rewards include \$90 for program participation and \$135 for program completion.

⁴ Building Healthy Families milestone completion dates: BHF Pregnancy Screener must be completed by one day prior to delivery at least one of six mini assessments must be completed by one day prior to delivery; postpartum assessment must be completed by 56 days after delivery. Rewards include \$30 for profile completion; \$35 for a BHF Pregnancy Screener; \$30 for completing at least one of six mini assessments; and \$30 for a postpartum assessment.

⁵ Well-being Coach Weight Management program (telephonic) is available for members who are identified as high risk based on a body mass index (BMI) of 30 or higher.

⁶ Well-being Coach Tobacco Cessation program (telephonic) is available for members who are identified as high risk based on any tobacco usage.

⁷ Retailers include Amazon, Apple, all Gap brands, Target, The Home Depot, T.J. Maxx, Uber, and Uber Eats. Monetary value varies by retailer.

We encourage you to actively participate in your rewards program. Rewards earned should be redeemed before the end of the current plan year. Unused rewards are forfeited six months after the end of your plan year. Make sure to redeem them before then.

All preventive care activities are claims based, which means your completion is determined when a claim is processed. Medical waivers apply to claim-based activities.

Rewards eligibility applies only to subscribers and their enrolled spouse/domestic partner (if applicable) with Anthem medical benefits unless employer chooses subscriber-only rewards. Eligible members must be active on the plan and their activity must take place during the plan year. A subscriber and eligible spouse/domestic partner may earn rewards when eligible activities are completed and, in some instances, are verified by an Anthem claim.

The reward amount you receive may be considered income to you and subject to state and federal taxes in the tax year it is paid. You should consult a tax expert with any questions regarding tax obligations.

Electronic gift card availability may vary. The list of retailers available for electronic gift card rewards redemption is subject to change. Log on to [anthem.com](https://www.anthem.com) or open the Sydney Health app to explore the electronic gift card options available to you.

Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.

Carelon Health, Inc. is a separate company providing care management services on behalf of Anthem Blue Cross and Blue Shield.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Indiana: Anthem Insurance Companies, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. and Community Care Health Plan of Georgia, Inc. In Illinois: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by either Matthew Thornton Health Plan, Inc. or Anthem Health Plans of New Hampshire, Inc. In 17 southeastern counties of New York: Anthem HealthChoice Assurance, Inc., and Anthem HealthChoice HMO, Inc. In these some counties Anthem Blue Cross and Blue Shield HP is the trade name of Anthem HP, LLC. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield, and its affiliate HealthKeepers, Inc. trades as Anthem HealthKeepers providing HMO coverage, and their service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out-of-network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

Working Spouse Surcharge

As of April 1, 2024, the City of Powder Springs has implemented a \$50 per pay period surcharge for all employees whose spouses are offered coverage elsewhere but are covered under the City's medical plan.

Tobacco/Nicotine User Surcharge

The City of Powder Springs will implement a \$30 per month surcharge for all tobacco users (this includes vaping) that do not complete a tobacco cessation program and provide certification of completion within 90 days of the coverage effective date. To gain access to a free cessation program please contact:

(877) 270-STOP or visit dph.georgia.gov/ready-quit

Find a Provider

To find a provider, visit www.anthem.com/find-care/ or log in to the Anthem Sydney app. If prompted, select "Blue Open Access POS" as your network.

GoodRx

Find the Lowest Costing Prescriptions

Did you know that drug prices can drastically vary among different pharmacies? Did you know that purchasing a drug through your company medical plan is not always the lowest costing option? A free, independent, third-party solution, GoodRx, is here to help!

- Navigate to www.GoodRx.com or download the free mobile app (search "GoodRx" in your app store).
- Type in your prescription name, and then adjust your location, dosage, and quantity.
- Review the real-time cost of your prescription at various pharmacies around your zip code.
- Download a free coupon for that pharmacy or order online when available.
- Please be aware that any prescriptions purchased outside of your Medical Insurance do not accumulate to your plan deductible and/or out-of-pocket maximum.



Health Savings Account (HSA)

A Health Saving Account (HSA) is a way for you to use pretax dollars to pay for qualified health care expenses like deductibles, copays, coinsurance, prescriptions, vision and dental expenses. The funds can be taken out via payroll deductions and are deposited into the account for future use. **In order to contribute to an HSA, you must be enrolled in the High-Deductible Health Plan (HDHP).** All participants will receive a debit card that can be used for covering eligible expenses.

Who contributes to an HSA?

You can contribute to an HSA. You will also receive a contribution from City of Powder Springs to help grow your balance faster. The City of Powder Springs will deposit \$62.50 (for individual coverage - \$1,500 annually) or \$125.00 (for family coverage - \$3,000 annually) into your HSA each pay period (24 times a year). Any unused HSA dollars will rollover to the next plan year.

City HSA contributions:

- Employee only coverage: \$1,500 per year (\$62.50 / pay period)
- Employee with dependent coverage: \$3,000 (\$125.00 / pay period)

How much can I contribute into the HSA?

- Employee only coverage: \$2,900 (the IRS limit for 2026 is \$4,400)
- Employees with dependent coverage: \$5,750 (the IRS limit for 2026 is \$8,750)
- If you are 55 or older, you can make an additional annual catch-up contribution of \$1,000.

Please note: the City's contribution should be factored into the maximum allowable contribution each year

Who cannot contribute to an HSA?

- Employees age 65 or older and enrolled in Medicare.
- Employees with health coverage under another medical plan that is not a high-deductible plan.
- If you or your spouse has a Full Purpose FSA, you can still enroll in the High-Deductible Health Plan, but neither you nor City of Powder Springs can contribute money into the HSA.

Health Reimbursement Arrangement (HRA)

The City of Powder Springs' Health Reimbursement Arrangement (HRA) is administered by AdminAmerica. Employees enrolled with single coverage will receive \$500 annually and those that cover dependents (spouse and/or children) will receive \$1,000 annually if enrolled in the Buy-Up Plan.

How does the HRA work?

The HRA will cover any medical expenses not covered by your health plan (copays, deductible, prescriptions, etc.) .

How are expenses reimbursed?

Employees enrolled in one of the Buy-Up Plan will automatically be enrolled in the HRA and will receive a debit card can be used for covering eligible expenses. Employees may also complete the HRA reimbursement process on the AdminAmerica website: www.adminamerica.com.

Where do I find a reimbursement form?

You may obtain an HRA reimbursement form by contacting AdminAmerica at 800-366-2691 or on the website above. You may also contact MSI Benefits Group at 800-580-1629 to request the form.

Any unused HRA funds will rollover year after year.



The City of Powder Springs offers Flexible Spending Accounts (FSA) administered through AdminAmerica. The FSA plan year is from April 1 to March 31.

If an employee or family member(s) has predictable health care or work-related day care expenses, then the employee may benefit from participating in an FSA. An FSA allows an employee to set aside money from the employee's paycheck for reimbursement of health care and day care expenses they regularly pay. The amount set aside is not taxed and is automatically deducted from the employee's paycheck and deposited into the FSA. During the year, the employee has access to this account for reimbursement of some expenses not covered by insurance. Participation in an FSA allows for substantial tax savings and an increase in spending power. A participating employee must re-elect the dollar amount to be deducted each plan year. There are two (2) types of FSAs:

Health Care FSA

This account allows participant to set aside up to an **annual maximum of \$3,400**. This money will not be taxable income to the participant and can be used to offset the cost of a wide variety of eligible medical expenses that generate out-of-pocket costs. A participating employee can also receive reimbursement for expenses related to dental and vision care (that are not classified as cosmetic).

Examples of common expenses that qualify for reimbursement are listed below.

Please Note: The entire Health Care FSA election is available for use on the first day coverage is effective.

Dependent Care FSA

This account allows participant to set aside up to an **annual maximum of \$7,500** if the participating employee is single or married and files a joint tax return (\$3,750 if married and files a separate tax return) for work-related day care expenses. Qualified expenses include day care centers, preschool, and before/after school care for eligible children and dependent adults.

To qualify, dependents must be:

- A child under the age of 13, or
- A child, spouse or other dependent that is physically or mentally incapable of self-care and spends at least eight (8) hours a day in the participant's household.

Please Note: Unlike the Health Care FSA, reimbursement is only up to the amount that has been deducted from the participant's paycheck for the Dependent Care FSA.

A sample list of qualified expenses eligible for reimbursement include, but not limited to, the following:

- Ambulance
- Chiropractic Care
- Dental and Orthodontic Fees
- Diagnostic Tests/Health Screenings
- Physician Fees and Office Visits
- Drug Addiction/Alcoholism Treatment
- Experimental Medical Treatment
- Corrective Eyeglasses & Contact Lenses
- Hearing Aids and Exams
- Injections and Vaccinations
- LASIK Surgery
- Mental Health Care
- Nursing Services
- Optometrist Fees
- Prescription Drugs
- Sunscreen SPF 15 or Greater
- Wheelchairs

Important Rules

You will be allowed to carry over up to **\$680** of your account balance (unused funds) into the next plan year. The IRS requires that any unused portion of your account balance above \$680 remaining at the end of the year be forfeited. It is important to estimate your expenses carefully. The "run out period" after the end of the plan year to submit all expenses incurred during the preceding year is decided by your employer. If you were enrolled in an FSA and would like to continue that election or have remaining rollover funds, you must re-enroll every year. Be sure to retain documentation from the provider should substantiation of your claim be required.

Limited Purpose FSA

Employees enrolled in the city's HDHP plan or another HDHP plan can use the FSA funds for any qualified vision or dental expenses, not medical.



Dental Plan	Dental Complete Network	Low Plan	High Plan
	Annual Deductible (Individual / Family)	\$50 / \$150	\$50 / \$150
	Annual Maximum	\$1,000	\$5,000
	Diagnostic and Preventative Services	100%	100%
	Basic Restorative Services	80%	80%
	Endodontic, Periodontic and Oral Surgery	80%	80%
	Major Restorative Services	50%	50%
	Orthodontics (Dependent Children Only)	Not Covered	50%
	Orthodontia Lifetime Maximum	N/A	\$2,000
	Employee Dental Semi-Monthly Rates (24/Year)	Low Plan	High Plan
	Employee Only	\$2.65	\$5.91
	Employee + Spouse	\$13.29	\$22.01
	Employee + Child(ren)	\$14.68	\$26.83
	Employee + Family	\$23.36	\$41.45

Blue View Vision Plan	In-Network	Out-of-Network	Vision Plan
Eye Exam	\$10 Copay	Up to \$42 reimbursement	
Lenses			
Single Vision	\$25 Copay	Up to \$40 reimbursement	
Bifocals	\$25 Copay	Up to \$60 reimbursement	
Trifocals	\$25 Copay	Up to \$80 reimbursement	
Frames	\$130 Allowance then 20% off	Up to \$45 reimbursement	
Contacts			
Elective	\$130 Allowance then 15% off	Up to \$105 reimbursement	
Medically Necessary	Covered in Full	Up to \$210 reimbursement	
Frequency			
Exam	Every 12 Months		
Lenses	Every 12 Months		
Frames	Every 24 Months		
Employee Vision Semi-Monthly Rates (24/Year)			
Employee Only	\$3.57		
Employee + Spouse	\$6.73		
Employee + Child(ren)	\$7.24		
Employee + Family	\$9.45		

To find a dentist or vision provider, visit www.anthem.com/find-care/ or log in to the Anthem Sydney app. If prompted, select “Dental Complete” as your dental network or “Blue View Vision” as your vision network.



Basic Life and AD&D

Life and AD&D Benefit Amount: **\$50,000**

This benefit is 100% employer paid.

Reduction Schedule: At age 65, your coverage will reduce to 65%. At age 70, your coverage will reduce to 50%. At age 75, your coverage will reduce to 35%.



Basic Family Life (Employee Paid — \$0.70 Semi-Monthly)

- Spouse: **\$5,000**
- Child(ren): **\$2,500**

Voluntary Life and AD&D

Eligible employees may elect to purchase additional Life insurance on a voluntary basis through The Standard. This coverage may be purchased in addition to the Basic Term Life and AD&D coverage. Voluntary Life insurance offers coverage for employees in **\$10,000 increments up to a maximum of \$500,000**. Basic Life and Voluntary Life cannot combine to exceed eight times salary. Employees may purchase Voluntary Employee Life Insurance without having to go through Medical Underwriting (also known as Evidence of Insurability - EOI) up to the **Guaranteed Issue (GI) amount of \$150,000**.

Dependents are eligible for coverage as long as the employee is enrolled in coverage. Spousal Life Insurance is offered in **\$5,000 increments up to a maximum of \$250,000**. A spouse of an employee has a **GI amount of \$30,000**.

Dependent Child(ren) Life Insurance is offered at **\$10,000**.

Note: Spouse and Child Life amounts cannot exceed 100% of the employee's elected amount.

Reduction Schedule: At age 65, your coverage will reduce to 65%. At age 70, your coverage will reduce to 50%. At age 75, your coverage will reduce to 35%.

Employee Voluntary Life and AD&D Semi-Monthly Rates (24/Year)												
AGE	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	\$0.59	\$0.59	\$0.59	\$0.77	\$1.10	\$1.62	\$2.45	\$4.14	\$4.59	\$7.69	\$13.56	\$50.98
\$20,000	\$1.18	\$1.18	\$1.18	\$1.53	\$2.19	\$3.24	\$4.89	\$8.28	\$9.18	\$15.38	\$27.11	\$101.96
\$30,000	\$1.77	\$1.77	\$1.77	\$2.30	\$3.29	\$4.86	\$7.34	\$12.42	\$13.77	\$23.07	\$40.67	\$152.94
\$40,000	\$2.36	\$2.36	\$2.36	\$3.06	\$4.38	\$6.48	\$9.78	\$16.56	\$18.36	\$30.76	\$54.22	\$203.92
\$50,000	\$2.95	\$2.95	\$2.95	\$3.83	\$5.48	\$8.10	\$12.23	\$20.70	\$22.95	\$38.45	\$67.78	\$254.90
\$60,000	\$3.54	\$3.54	\$3.54	\$4.59	\$6.57	\$9.72	\$14.67	\$24.84	\$27.54	\$46.14	\$81.33	\$305.88
\$70,000	\$4.13	\$4.13	\$4.13	\$5.36	\$7.67	\$11.34	\$17.12	\$28.98	\$32.13	\$53.83	\$94.89	\$356.86
\$80,000	\$4.72	\$4.72	\$4.72	\$6.12	\$8.76	\$12.96	\$19.56	\$33.12	\$36.72	\$61.52	\$108.44	\$407.84
\$90,000	\$5.31	\$5.31	\$5.31	\$6.89	\$9.86	\$14.58	\$22.01	\$37.26	\$41.31	\$69.21	\$122.00	\$458.82
\$100,000	\$5.90	\$5.90	\$5.90	\$7.65	\$10.95	\$16.20	\$24.45	\$41.40	\$45.90	\$76.90	\$135.55	\$509.80
\$150,000	\$8.85	\$8.85	\$8.85	\$11.48	\$16.43	\$24.30	\$36.68	\$62.10	\$68.85	\$115.35	\$203.33	\$764.70
\$200,000	\$11.80	\$11.80	\$11.80	\$15.30	\$21.90	\$32.40	\$48.90	\$82.80	\$91.80	\$153.80	\$271.10	\$1,019.60
\$300,000	\$17.70	\$17.70	\$17.70	\$22.95	\$32.85	\$48.60	\$73.35	\$124.20	\$137.70	\$230.70	\$406.65	\$1,529.40
\$400,000	\$23.60	\$23.60	\$23.60	\$30.60	\$43.80	\$64.80	\$97.80	\$165.60	\$183.60	\$307.60	\$542.20	\$2,039.20
\$500,000	\$29.50	\$29.50	\$29.50	\$38.25	\$54.75	\$81.00	\$122.25	\$207.00	\$229.50	\$384.50	\$677.75	\$2,549.00

Spousal Voluntary Life and AD&D Semi-Monthly Rates (24/Year)												
AGE	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	\$0.56	\$0.56	\$0.57	\$0.70	\$0.92	\$1.32	\$1.94	\$3.12	\$4.63	\$7.77	\$19.79	\$32.53
\$20,000	\$1.12	\$1.12	\$1.13	\$1.40	\$1.84	\$2.64	\$3.87	\$6.24	\$9.26	\$15.53	\$39.57	\$65.06
\$30,000	\$1.68	\$1.68	\$1.70	\$2.10	\$2.76	\$3.96	\$5.81	\$9.36	\$13.89	\$23.30	\$59.36	\$97.59
\$40,000	\$2.24	\$2.24	\$2.26	\$2.80	\$3.68	\$5.28	\$7.74	\$12.48	\$18.52	\$31.06	\$79.14	\$130.12
\$50,000	\$2.80	\$2.80	\$2.83	\$3.50	\$4.60	\$6.60	\$9.68	\$15.60	\$23.15	\$38.83	\$98.93	\$162.65
\$60,000	\$3.36	\$3.36	\$3.39	\$4.20	\$5.52	\$7.92	\$11.61	\$18.72	\$27.78	\$46.59	\$118.71	\$195.18
\$70,000	\$3.92	\$3.92	\$3.96	\$4.90	\$6.44	\$9.24	\$13.55	\$21.84	\$32.41	\$54.36	\$138.50	\$227.71
\$80,000	\$4.48	\$4.48	\$4.52	\$5.60	\$7.36	\$10.56	\$15.48	\$24.96	\$37.04	\$62.12	\$158.28	\$260.24
\$90,000	\$5.04	\$5.04	\$5.09	\$6.30	\$8.28	\$11.88	\$17.42	\$28.08	\$41.67	\$69.89	\$178.07	\$292.77
\$100,000	\$5.60	\$5.60	\$5.65	\$7.00	\$9.20	\$13.20	\$19.35	\$31.20	\$46.30	\$77.65	\$197.85	\$325.30
\$150,000	\$8.40	\$8.40	\$8.48	\$10.50	\$13.80	\$19.80	\$29.03	\$46.80	\$69.45	\$116.48	\$296.78	\$487.95
\$200,000	\$11.20	\$11.20	\$11.30	\$14.00	\$18.40	\$26.40	\$38.70	\$62.40	\$92.60	\$155.30	\$395.70	\$650.60
\$250,000	\$14.00	\$14.00	\$14.13	\$17.50	\$23.00	\$33.00	\$48.38	\$78.00	\$115.75	\$194.13	\$494.63	\$813.25

Dependent Voluntary Life and AD&D Semi-Monthly Rate (24/Year)	
\$10,000	\$0.40

Your Voluntary Long Term Disability (LTD) Benefits help to protect you from loss of income due to a Disability as defined under the Policy. Your Long Term Disability Benefits are subject to any limitations, maximums, exclusions and reductions under the Policy, including any reductions by Your Deductible Sources of Income. This page provides highlights only. The Long Term Disability Insurance Certificate will contain complete details of benefits, policy provisions, limitations, etc. Long Term Disability coverage is non-occupational. This means there is no coverage for any Injury or Illness that was caused by or aggravated by any employment for pay or profit. **The City of Powder Springs will pay 75% of this benefit.**

Benefit Schedule	60% of monthly earnings
Maximum Benefit	\$5,000 per month
Elimination Period	180 days
Benefit Duration	Social Security Normal Retirement Age (SSNRA)
Pre-Existing Exclusion	3 months look back; 12 months after exclusion. A pre-existing condition includes any condition/symptom for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.

How to calculate your individual premium

To calculate your per pay period cost for this coverage, complete the formula below:

$$\frac{\text{Annual Salary}}{100} = \frac{\text{Your Rate}}{100} \times \$0.075 = \frac{\text{Annual Cost}}{\text{Pay Periods}} = \text{Cost Per Pay Period}$$



Additional Benefits:

The City of Powder Springs is pleased to offer Aflac’s voluntary supplemental insurance policies, featuring these plans:

- Short-Term Disability
- Accident Advantage Plan
- Cancer Assurance Plan
- Lump Sum Specified Critical Illness Plan
- Hospital Choice Plan



The Cincinnati Life policies are offered to City of Powder Springs employees on a voluntary basis. Options include:

- 20-year Level Term
- 20-year level term with Return of Premium
- Permanent Whole Life



A helping hand when you need it.



Rely on the support, guidance and resources of your Employee Assistance Program.

With EAP, personal assistance is immediate, confidential and available when you need it.

There are times in life when you might need a little help coping or figuring out what to do. Take advantage of the Employee Assistance Program,¹ which includes WorkLife Services and is available to you and your family in connection with your group insurance from Standard Insurance Company (The Standard). It's confidential — information will be released only with your permission or as required by law.

Connection to Resources, Support and Guidance

You and Your dependents (including children to age 26)² and all household members can contact the program's master's-level counselors 24/7. Reach out through the mobile EAP app or by phone, online, live chat, and email. You can get referrals to support groups, a network counselor, community resources or your health plan. If necessary, you'll be connected to emergency services.

Your Program includes up to three counseling sessions per issue. Sessions can be done in person, on the phone, by video or text.

EAP services can help with:

- Depression, grief, loss and emotional well-being
- Family, marital and other relationship issues
- Life improvement and goal-setting
- Addictions such as alcohol and drug abuse
- Stress or anxiety with work or family
- Financial and legal concerns
- Identity theft and fraud resolution
- Online will preparation and other legal documents

WorkLife Services

WorkLife Services are included with the Employee Assistance Program. Get help with referrals for important needs like education, adoption, daily living and care for your pet, child or elderly loved one.

Mobile Resource

The app is available for free on iOS and Android devices. Just search **Health Advocate** or scan the QR code to being using today.



Online Resources

Visit healthadvocate.com/standard to explore a wealth of information online, including videos, guides, articles, webinars, resources, self-assessments and calculators.

Contact EAP

888.293.6948
(TTY Services: 711)
24 hours a day, seven days a week

¹ The EAP service is provided through an arrangement with Health Advocate®, which is not affiliated with The Standard. Health Advocate® is solely responsible for providing and administrating the included service. EAP is not an insurance product and is provided to groups of 10-2,499 lives. This service is only available while insured under The Standard's group policy.

² Individual EAP counseling sessions are available to eligible participants 16 years and older; family sessions are available for eligible members 12 years and older, and their parent or guardian. Children under the age of 12 will not receive individual counseling sessions.

Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | standard.com

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.



Scan the QR code to
download and save a copy
of this benefits guide.

Contacts

Medical Plan

Anthem

Tel: 844-230-3683
www.anthem.com

HRA / HSA / FSA

AdminAmerica

Tel: 800.366.2961
www.adminamerica.com

Dental & Vision Plan

Anthem

Dental Tel: 844-729-1567
Vision Tel: 866-723-0515
www.anthem.com

Life & Disability Insurance

The Standard

Life Tel: 800.628.8600
LTD Tel: 800.368.1135
www.standard.com

Employee Assistance Program (EAP)

The Standard

Tel: 888.293.6948
healthadvocate.com/standard

Additional Benefit Options

Aflac & Cincinnati Life

Brad Hulsey
Tel: 404.391.2185

You may view copies of all certificates of coverage / plan documents by following these instructions: Go to www.msibg.com and use the below login information:

Username: powderspringsEE

Password: Benefits123

P.O. Box 46
Powder Springs, GA 30127
www.cityofpowdersprings.org



Presented to you by MSI Benefits Group

MSI Benefits Group
245 TownPark Drive, Suite 100
Kennesaw, GA 30144
Tel: 770-425-1231/ 800-580-1629
Fax: 770-425-4722/ 800-580-2675
Email: helpme@msibg.com
www.msibg.com