



Madison County **HR**
Shaping the future together

MADISON COUNTY COMMISSION
**BENEFITS
GUIDE**
2026 EDITION

2026 BENEFITS GUIDE

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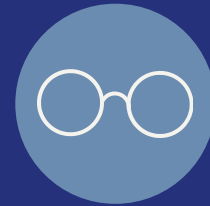


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Important Note:

This document contains only highlights of the Madison County Commission benefit plans and programs. Receipt of this document does not guarantee eligibility for any Madison County Commission sponsored plan or program of benefits. Eligibility for and entitlement to a benefit is governed by the terms of the official plan document or summary. Madison County expects to continue offering the employee benefits plans noted in this document, but reserves the right to amend, cancel, or terminate the plans at any time.

If there is a discrepancy between this document and the official Plan Document(s), the official Plan Document(s) will govern.



How to Login to Employee Navigator – without an email address

Go to Website:

<https://www.empleeenavigator.com/benefits/Account/Login>

Select **Register as a new user**

Enter in the requested information:

- First Name
- Last Name
- **Company Identifier:**
madisoncountycmm
- PIN
[Last 4 Digits of SSN]
- Birth Date

Then enter your username and password.

3

Create Your Account

Then register a username and password

Username
(company email is recommended)

Password
(minimum length of 6, number and symbol required)

[show it](#)

☐ I agree with the [terms of use](#)

[Next »](#)

1



Username

Password

[Login](#)

[Reset a forgotten password](#)

[Register as a new user](#)

[Privacy Policy](#) | [Terms of Use](#) | [Legal Notice](#)

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Create Your Account

First, let's find your company record

First Name

Last Name

Company Identifier
(provided by HR)

PIN
(Last 4 Digits of SSN / ID)

Birth Date
(mm/dd/yyyy)

[Next »](#)

8 Easy steps to employee enrollment.



1. Let's begin your new hire enrollment!

Log in to **employeenavigator.com*** per the instructions you have received from your HR administrator or other...

2. Click **Start**.



3. You will need to verify and enter some personal information for you and your dependents — Click **Get Started** then complete all required fields.

Verify all information is correct — Click **Save & Continue** when you are ready to proceed to the next section.

4. Add your dependents and their information.

5. If requested, provide any emergency contacts, employment documents, Medicare status, previous/current coverage and/or health information.

6. Take a moment to compare and view details of your available benefits.

To select your preferred choice, click

Select or **Don't Want This Benefit?**

to decline the benefit — Click **Save & Continue** when you are ready to proceed to the next benefit.

7. Finally, you will be shown a summary of your elected benefits and the total cost to you per pay period.

When you have reviewed and approve the enrollment summary, sign to complete your enrollment.



Elections will be finalized only after you sign and authorize your elections.

8. If you have any questions about your enrollment or would like to make changes, please contact HR.



*We recommend using either Google Chrome or Firefox as your browser for the optimal experience.

Welcome to your benefits!

In order for the Madison County Commission to serve our community at our best, our people must be at their best. We provide our employees with strong benefits and wellness programs that help fuel their contributions and keep Madison County a great place to work.



What's different this year?

Health Insurance Premium Changes

	2025	2026
Single	\$64.00	\$61.00
Family	\$155.75	\$150.00

Beginning in 2026, health insurance deductions will be spread across 26 paychecks instead of 24. This change aligns with our biweekly pay schedule and provides employees with smaller, more consistent deductions throughout the year. Because premiums are paid one month in advance, these new deduction amounts will begin with your December 2025 paychecks.

Health FSA Election Increase

The maximum annual election to a Health Care Flexible Spending Account increased to **\$3,400**.

Additionally, the rollover amount increased to **\$680** per year. This means any amount left in your Health FSA account at or below **\$680** in 2026 will roll over into the following year.

These increases are only applicable to Health Care Flexible Spending Accounts.

The Dependent Care Spending Account annual maximum increased to **\$7,500** per year for both single individuals and married couples filing jointly. It increased to **\$3,750** max for married filing separately, per year.

Plus, with our FSA (Flexible Spending Account) plan, you can ensure that you are reducing the amount of tax you are paying for medical essentials.

We're Moving to Employee Navigator!

This year, we're excited to make open enrollment easier than ever with Employee Navigator, a new online system for reviewing and choosing your benefits. With Employee Navigator, you can explore your options, make changes, and access your benefit information anytime, all in one simple and convenient place. Our goal is to make enrollment smoother and more straightforward for everyone!

- Sick leave bank enrollment is completed with the secure document uploader on the HR website
- Please note - Local Gov health forms must be completed in addition to enrolling in Navigator
- see page 2 for more information



VSP - Frame allowance increases from \$200 to \$240.

Who is eligible to enroll?

Full-time and reduced full-time Madison County employees are eligible for benefits which are offered during Open Enrollment or within 30 days of a qualifying life event.



Dependent Eligibility

When you enroll in benefits, you can also enroll your family members:

- Your spouse
- Children up to age 26, including biological children, adopted children, children placed for adoption, legal guardianship, stepchildren, and children covered under a qualified medical child support order (note that Local Gov. automatically disenrolls children once they turn age 26)
- Disabled children age 26 or older*
- Legal and physical custody of a dependent allows coverage for a dependent, regardless of relationship, under the age of 19, for whom the participant, or his or her spouse, has been granted legal and physical custody by a court of competent jurisdiction.

All employees are responsible for determining whether their dependents meet the eligibility requirements to enroll in Madison County benefits.

**Approval required.*

Making Changes to Your Benefits

If you have a qualifying life event during the year (marriage, birth, adoption of a child, divorce, spouse employment change, etc.), you can make changes to your benefits outside of Open Enrollment.

You'll have **30 days** after the life event occurs to make changes. If you don't make your changes by the 30-day deadline, you must wait until the next Open Enrollment period to make changes, and those elections won't become effective until January 1st.

Contact HR for details on dependent eligibility and when you can enroll and disenroll dependents.



Doctor on Demand provides convenient, confidential, and highly-rated healthcare services for employees. With a 4.9/5 patient satisfaction rating, users have praised the care they received. The platform offers 24/7 access to urgent care for conditions like colds, flu, and UTIs. You can book appointments with therapists or psychiatrists anytime, even on weekends. Doctor on Demand also ensures 100% confidentiality in a HIPAA-compliant online environment, giving employees and their families peace of mind when receiving care.

Retirement

It's never too soon or too late to think about how much you're saving for retirement.

Contribute to either of the 457(b) plans:
Nationwide or RSA-1

Learn more at:

madisoncountyhr.org/retirement



Health

Local Gov provides Blue Cross & Blue Shield health & dental, and Prime Therapeutics prescription drug coverage for eligible employees. All newly eligible employees must enroll or decline by providing proof of other coverage.

Coverage Options

Single

Single coverage is the mandatory minimum coverage for eligible employees

Spouses **both working** for a Local Gov agency must enroll separately

\$61.00

Bi-Weekly

Family

Eligible Dependents: Spouse, Child, or Stepchild

\$150.00

Bi-Weekly

Health Coverage Highlights

Ambulance

Covered at 80%, subject to the calendar year deductible

Diagnostic X-Ray

Covered at 100%, subject to \$100 facility copay

Surgery

Covered at 100%, subject to \$100 facility copay

Physical Therapy

Covered at 80%, subject to the calendar year deductible, precertification required after the 15th visit

Inpatient Hospital Admission

\$200 admission deductible for day 1, \$50 facility copay days 2-5

Medical Emergency

\$200 facility copay

Lab Work

\$7.50 copay per test

Office Visit Copays

Nurse Practitioner, Physician's Assistant, Registered Dietician: **\$20/visit**

Physician and Doctor of Osteopathic: **\$40/visit**

Specialist: **\$50/visit**

Routine Care

Covered at 100%. No copay or deductible

Refer to LGHIP Benefits summary for more detailed information. www.lghip.org

Employee Clinic

Enjoy a \$15 copay at your Madison County Employee Health Clinic. Available to employees, retirees, & their dependents age 12 and over on Madison County's health insurance plan as primary.

(256) 265-0220

1963 Memorial Pkwy SW, Huntsville, AL 35801

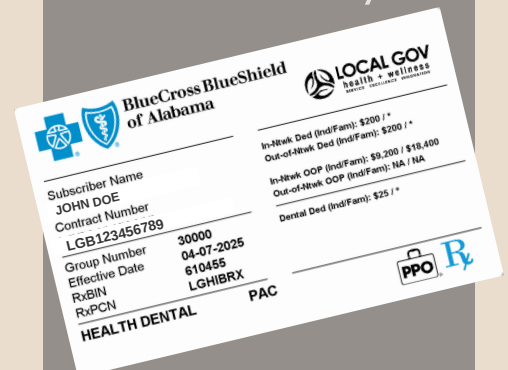
Monday - Friday 7am - 4pm

Calendar Year Deductible:

\$200

Annual Out of Pocket Max:

\$10,600 individual /
\$21,200 family



Need a new ID card?

Login to www.bcbsal.com.
Locate the "myBlueCross" tab, then click on "ID Cards", or simply call 1-800-321-4391



Dental & Prescription Care

Included in the LGHIP Health Plan, the Blue Cross and Blue Shield of Alabama's Dental Network is statewide. This managed care program is designed to promote quality and cost effective dental care. Currently more than 2,532 dentists, approximately 92% of the dentists in Alabama, have joined this program.



In-Network Dental Coverage

Annual Deductible

\$25 per member; max of three deductibles per family

Basic & Major Services

Covered at 50%, subject to \$25 deductible

Orthodontic Services

Covered at 50%, only applies to dependent children under 19 years old

*Limited to \$1,000 lifetime max per person, unless deemed medically necessary

Diagnostic & Preventative Services

Covered at 100%, no deductible

Annual Benefit Max

Under age 19: No maximum

Over age 19: \$1,500 per person



Prescription Coverage

Offered through **Prime Therapeutics**

1-800-321-4391 www.myprime.com

Tier 1

Generics

Maximum \$15 copay per prescription, or the cost of the prescription, whichever is less

Tier 2/3

Preferred and nonpreferred brands

Member pays 100% of the cost of the drug at the point of sale and files for **80% reimbursement** after \$200 deductible has been met.

Tier 4

Certain high-cost specialty drugs and brand name diabetic drugs

Members are responsible for 20% coinsurance at the point of sale. The plan covers medications at 80%.

Specialty Medications

Filled through designated specialty pharmacies, specialty medications can be found in multiple tiers and follow the benefit structure of that tier.

What's Covered?

The current Prescription Drug List (Formulary) is available at www.lghip.org and madisoncounttyhr.org.

The formulary includes the covered drugs available for the plan. Drugs not included in the formulary are not covered without prior authorization from Prime Therapeutics.



LOCAL GOV
health + wellness

Accredo Specialty Pharmacy

1-800-803-2523

Your plan is committed to providing a specialty pharmacy that offers the medications and support needed to manage complex health issues. Members have access to:

- Simple communication, including refill reminders, through phone, email, text or web
- A mobile app that allows you to track prescriptions, make payments and set reminders to take your medicines.
- 500 condition-specific pharmacists
- 600+ nurses, all offering one-on-one counseling
- Free standard delivery
- 24/7 support

Vision Services Plan (VSP)

VSP offers comprehensive eye care plans. VSP partners with a large network of eye care professionals, giving members access to a variety of providers.

VSP focuses on promoting eye health, early detection of eye-related health issues, and making vision care more affordable and accessible.



Coverage Options

Single

Employee only- no dependents

\$2.86

Bi-Weekly

Employee + One

Employee and one single dependent

\$6.02

Bi-Weekly

Family

Employee and eligible dependents

\$9.22

Bi-Weekly

No Card Required

Use your SSN to verify enrollment. No participant cards are issued.

Who is covered?

Dependent children may be covered on Vision through age 26.

VSP Coverage Highlights

Well Vision Exam - \$20 co-pay / every calendar year

Focuses on your eyes and overall wellness

Prescription Glasses - \$20 co-pay / every other calendar year

Single vision, lined bifocal, and lined trifocal lenses

Impact-resistant lenses for dependent children

\$260 featured frame brands allowance

\$240 frame allowance

20% savings on the amount over your allowance

Contacts (instead of glasses) -up to \$60 co-pay / every calendar year

\$120 allowance for contacts and contact lens exam (fitting and evaluation)

VSP Laser Vision Correction -

Discounted access for laser vision correction services / average savings of 15% off retail price.



vsp™



Lincoln Voluntary Life Insurance

Voluntary life insurance is an optional policy that individuals can choose to purchase, offering a death benefit of up to \$500,000 to their beneficiaries.

What Lincoln offers:

The Lincoln Term Life Insurance Plan provides a cash benefit to your loved ones in the event of your death. It also offers a cash benefit to you if you suffer a covered loss in an accident, such as losing a limb or your eyesight.

The plan features group rates for employees and includes LifeKeys® services, which provide access to counseling, financial, and legal support. Additionally, it offers TravelConnect® services, giving you and your family access to emergency medical assistance while traveling.

Employee Life Coverage:

- Coverage options available in increments of \$10,000.
- Maximum coverage is the lesser of 7 times annual earnings (rounded to the nearest \$10,000) or \$500,000.
- Minimum coverage: \$10,000.
- Coverage reduces by 35% at age 65, 25% at age 70, and 20% at age 75.

Spouse Life Coverage:

- Cannot exceed 100% of the employee benefit.
- Coverage options in increments of \$5,000.
- Maximum coverage is the lesser of 7 times annual earnings (rounded to the nearest \$5,000) or \$250,000.
- Minimum coverage: \$5,000.
- Coverage reduces by 35% at age 65, 25% at age 70, and 20% at age 75.

Dependent Child(ren) Life Coverage:

- Age 14 days to 6 months: \$250.
- Age 6 months to under 26 years: \$10,000.

Here's what you pay with group rates:

Use the appropriate rate provided in the premium rate tables on this page to calculate your cost based on the amount of coverage you select. The following example calculates the monthly cost for a 36-year-old employee who would like to purchase \$100,000 in employee voluntary term life insurance coverage.

Calculation Example		Example	You
Step 1	Using the table to the right, enter the rate that corresponds with your age	\$0.100	
Step 2	Enter the desired coverage amount in dollars.	\$100,000	
Step 3	Enter the desired coverage amount in increments of \$1,000. To calculate, divide the coverage amount by \$1,000.	100	
Step 4	Calculate the monthly/bi-weekly cost. Multiply Step 1 by Step 3.	\$10.00	



Employee / Spouse Group Life Rates:

Age Range	Premium Rate
0 - 29	\$0.060
30 - 34	\$0.080
35 - 39	\$0.100
40 - 44	\$0.120
45 - 49	\$0.180
50 - 54	\$0.290
55 - 59	\$0.520
60 - 64	\$0.730
65 - 69	\$1.290
70+	\$2.090

Child(ren) Life Premium Rate, per \$1,000

\$0.080

One monthly premium covers all of your eligible dependent children.

Lincoln Short & Long-Term Disability & Sick Leave Bank

Madison County offers Long and Short-Term Disability from Lincoln Financial.



Lincoln Short-Term Disability Insurance

The Lincoln Short-Term Disability (STD) Insurance Plan provides financial support for employees unable to work for up to 12 weeks due to injury, illness, surgery, or recovery from childbirth. The plan offers group rates and includes partial cash benefits if you're able to work part-time or perform only part of your job. Additionally, it features a straightforward, fast claims process to ensure timely assistance during your recovery.



Weekly Benefit:

- 60% of your weekly salary, up to a maximum of \$1,000 per week.

Sickness Elimination Period:

- You must be out of work for 7 days due to illness before collecting benefits, which begin on day 8.

Accident Elimination Period:

- You must be out of work for 7 days due to accidental injury, with benefits starting on day 8.

Maximum Coverage Period:

- Benefits can be collected for up to 12 weeks.

Recurrent Disability Benefits:

- If you become disabled for the same condition within 14 days, benefits continue under the same claim.

Evidence of Insurability:

- When first offered this coverage or during approved open enrollment periods, you may not need to provide proof of health.

Pre-existing Condition:

- If you have a condition that begins before coverage starts and receive treatment within 3 months prior, you may not be eligible until you have been covered by the plan for 12 months.

Lincoln Long-Term Disability Insurance

The Lincoln Long-Term Disability Insurance Plan offers a cash benefit for eligible employees who are unable to work for 90 days or more due to injury, illness, or surgery. This plan features group rates and includes EmployeeConnect Plus services, providing confidential access to counselors and personal, legal, and financial assistance for both employees and their families.

Monthly Benefit:

- 60% of your monthly salary, with a maximum of \$5,000 per month.

Elimination Period:

- 90 days, which is the number of days you must be disabled before collecting disability benefits. This period can be satisfied by either total disability or partial disability.

Coverage Period for Your Occupation:

- 24 months, after which benefits may continue if your disability prevents you from any employment for which you are suited by training, education, or experience.

Maximum Coverage Period:

- Benefits can be collected until age 65 or your Social Security Normal Retirement Age (SSNRA), whichever is later. Benefits for mental illness and substance abuse are limited to 24 months. Please refer to the contract for details on other specified illnesses.

Have you joined the Sick Leave Bank?

The Sick Leave Bank allows employees with a serious illness to request additional paid leave after using all personal accrued leave, pending approval by the Sick Leave Bank Committee. To join, employees must donate 8 hours of sick leave within 30 days of completing their probationary period or during open enrollment. This donation is permanent, non-refundable, and cannot be reversed, even if participation is canceled.

See Employee Navigator for Rates!

Lincoln Voluntary Critical Illness Coverage



Lincoln Voluntary Critical Illness

The Voluntary Lincoln Critical Illness Insurance Plan is an optional policy that provides a lump-sum cash benefit if you or a covered family member is diagnosed with a covered critical illness, such as cancer or a heart attack. This extra financial support helps with medical expenses and other costs during a serious health crisis, supplementing your existing health coverage. The plan features group rates, no waiting periods, and access to a personal health advocate to assist with healthcare services for you and your family.

Critical Illness Insurance:

- Choose from guaranteed coverage amounts of \$10,000, \$15,000, or \$30,000.

Coverage for Your Spouse:

- You can secure Critical Illness Insurance for your spouse when you choose coverage for yourself.

Spouse Guaranteed Coverage Amounts:

- \$5,000, \$7,500, or \$15,000 (up to 50% of the employee coverage amount).

Coverage for Your Dependent Children:

- You can elect Critical Illness Insurance for your children when you choose coverage for yourself.

Children Guaranteed Coverage Amounts:

- \$5,000, \$7,500, or \$15,000 (up to 50% of the employee coverage amount).

Here's what you pay with group rates:

Use the table below to calculate how much employees pay (bi-weekly) with group rates.

Age Range	\$10,000	\$15,000	\$30,000
0 - 24	\$1.14	\$1.71	\$3.42
25-29	\$1.57	\$2.35	\$4.71
30 - 34	\$2.00	\$3.00	\$6.00
35 - 39	\$2.55	\$3.83	\$7.66
40 - 44	\$3.61	\$5.41	\$10.83
45 - 49	\$4.79	\$7.19	\$14.37
50 - 54	\$6.73	\$10.09	\$20.19
55 - 59	\$9.20	\$13.80	\$27.60
60 - 64	\$13.03	\$19.55	\$39.10
65 - 69	\$17.97	\$26.96	\$53.92
70+	\$33.99	\$50.98	\$101.96

The plan covers only conditions or losses that occur while the insurance is active. Benefits are not payable for conditions caused by suicide, self-inflicted injury, committing a felony, war, participation in riots or insurrections, or residing outside the U.S., its territories, Canada, or Mexico for over 12 months.

Additionally, no benefits are payable if the insured person is incarcerated, or if a heart attack or cardiac arrest occurs during a medical procedure. For a full list of exclusions, refer to the policy, as state variations may apply.

Covered Conditions:

100% coverage for heart attack, stroke, invasive cancer, end-stage renal failure, major organ failure, and 25% for arterial/vascular disease and noninvasive cancer.

Supplemental Conditions:

100% coverage for advanced COPD, AIDS, ALS, Alzheimer's, Parkinson's, and 25%-50% for multiple sclerosis, benign brain tumors, and loss of sight, hearing, or speech.

Accidental Injuries:

100% coverage for severe burns, permanent paralysis, or traumatic brain injuries (including coma).

Additional Childhood Conditions:

100% coverage for conditions like cerebral palsy, cleft lip/palate, cystic fibrosis, Down syndrome, muscular dystrophy, spina bifida, and type 1 diabetes.

Spouse Age-banded Rates:

Use the table below to calculate how much employees pay (bi-weekly) with group rates.

Age Range	\$5,000	\$7,500	\$15,000
0 - 24	\$0.57	\$0.86	\$1.71
25-29	\$0.78	\$1.18	\$2.35
30 - 34	\$1.00	\$1.50	\$3.00
35 - 39	\$1.28	\$1.91	\$3.83
40 - 44	\$1.80	\$2.71	\$5.41
45 - 49	\$2.40	\$3.59	\$7.19
50 - 54	\$3.36	\$5.05	\$10.09
55 - 59	\$4.60	\$6.90	\$13.80
60 - 64	\$6.52	\$9.78	\$19.55
65 - 69	\$8.99	\$13.48	\$26.96
70+	\$16.99	\$25.49	\$50.98

Child Rates:

Age Range	\$5,000	\$7,500	\$15,000
0 - 26	\$1.02	\$1.53	\$3.07

Lincoln Voluntary Accident Coverage



The Lincoln Accident Insurance Plan provides cash benefits for off-the-job accidental injuries to employees or their covered family members. It features group rates and emphasizes family, safety, and accident prevention.

Emergency Treatments

- Provides cash benefits for treatments including \$225 for ambulance services, \$1,125 for air ambulance, \$150 for emergency care, \$75 for initial care visits, \$150 for major diagnostic exams, and \$30 for X-rays.

Fractures

- Amounts depend on the location and severity. Benefits range from \$100 for fractured fingers or toes to \$3,500 for a depressed skull fracture. Other examples include \$450 for an ankle or elbow fracture, \$1,025 for a foot or hand, and up to \$2,625 for a hip fracture. Surgical treatment is compensated at twice the nonsurgical benefit, and chip fractures receive 25% of the fracture benefit. The combined maximum for all fractures is two times the highest fracture payable.

Dislocations

- Ranging from \$100 for fingers or toes to \$2,625 for a hip dislocation. Other examples include \$875 for an ankle or sternoclavicular collarbone dislocation, \$950 for a foot, and \$1,750 for a knee dislocation. Surgical treatment is compensated at twice the nonsurgical benefit, and partial dislocations receive 25% of the full benefit. The combined maximum for all dislocations is two times the highest dislocation payable.

Specific Injuries & Treatments

- Examples include \$375 for blood or plasma transfusions, up to \$10,000 for 3rd-degree burns, \$150 for concussions, \$150 for dental crowns, and \$300 for eye surgical repairs. Laceration benefits range from \$450 to \$1,500 depending on severity, and severe traumatic brain injury is covered with \$5,000. Surgical benefits range from \$150 for arthroscopic procedures to \$1,875 for open abdominal or thoracic surgery, with surgical treatments paid at up to two times the highest benefit amount.

Hospitalization & Ongoing Care

- The accident insurance plan provides cash benefits for hospitalization and ongoing care. These include \$1,000 for accident hospital admission, \$200 per day for hospital confinement, \$2,000 for intensive care admission, and \$400 per day for intensive care confinement. Additional benefits include \$65 for therapy sessions, \$140 for follow-up visits, \$85 for pain management injections, and up to \$600 for wheelchairs. Prosthetics are covered at \$750 per limb. Recovery assistance benefits include \$250 for family care, \$200 per day for companion lodging, and \$400 per trip for transportation over 100 miles.

Here's what you pay with group rates:

As an employee, you can take advantage of this accident insurance plan. Plus, you can add loved ones to the plan for just a little more.

Coverage	Bi-Weekly Premium
Employee Only	\$3.61
Employee + Spouse	\$5.92
Employee + Child(ren)	\$6.33
Employee + Family (Spouse & Child(ren))	\$8.61

Accident insurance excludes coverage for injuries resulting from certain situations, including disease or medical treatment, suicide or self-inflicted injury, drug use unless prescribed, committing a felony, acts of war, participation in riots, military duty, non-commercial aircraft travel, intoxicated driving, cosmetic surgery, and injuries while incarcerated. Other exclusions include injuries from professional sports, racing, residing outside the U.S. for over 12 months, high-risk activities like bungee jumping and skydiving, and injuries sustained during employment for wage or profit. This is a partial list, with full details in the policy. State variations may apply.

Accidental Death & Dismemberment:

Included in the Accident Coverage, this provides financial protection for various accidental outcomes. Accidental death pays \$25,000 for the employee, \$10,000 for a spouse, and \$5,000 for a child, with increased amounts for common carrier deaths (\$50,000 for the employee).

Benefits for dismemberment or loss of major functions, such as limbs, sight, or hearing, range up to \$20,000. Additional benefits include transportation of remains (\$10,000), safe driver bonuses for seatbelt, airbag, or helmet use (10% of the AD&D benefit), and education/spouse training support (10% of the AD&D benefit). Modifications to home or auto for accessibility are covered up to \$3,000.

Cash Benefit:

It pays to be healthy. It's easier to prevent a medical condition than to cure it. If you're enrolled in Lincoln Financial Group Accident and/or Critical Illness Insurance, you have another incentive as well: Lincoln will pay you for keeping up with important screenings. A wide range of screenings and exams are covered.

It's easy to take advantage of this benefit:

- Each calendar year, you'll receive cash back for one covered screening — no waiting period.
- Claims may be submitted by fax, mail, online through the Lincoln portal or email, and will be processed within 24 hours of receipt. Telephonic submissions are processed while the claimant is on the phone.
- \$50 - Critical Illness Coverage
- \$75 - Accident Coverage

Flexible Spending Accounts

A Benefit Strategies Flexible Spending Account (FSA) allow employees to set aside pre-tax dollars to be used for designated eligible expenses and is explained below.



Health Care Reimbursement Account (Health FSA)

The Health FSA is for out-of-pocket medical, dental, vision and hearing expenses incurred by the employee and the employee's qualifying eligible dependents. A qualifying eligible dependent is generally:

- A spouse
- A dependent that is claimed on the employee's taxes
- Adult child(ren) under the age of 26

Dependent Care Assistance Account (Dependent Care FSA)

The Dependent Care FSA is for employee expenses related to the cost of dependent care while the employee is at work. If married, the spouse must be employed or attending school full-time. Eligible dependents must be under the age of 13. Tax dependents age 13 and older are eligible if they are physically or mentally incapable of self-care and reside in the employee's home at least half the year.

HEALTH CARE



On December 31, 2026 up to \$680 of the Health FSA rolls into the next year – any additional amount will be forfeited if it remains unused.

DEPENDENT CARE



Dependent Care FSA funds can be used through March 15th and all claims must be submitted by March 31st. **No excess funds roll over.**

Minimum contribution to FSA is \$184

FSA Options & Eligible Expenses

Health FSA	
Calendar Year Deductible	Medical Co-Pays
Generic Rx Co-Pays	Lab & Testing Fees
Dental Out of Pocket	Vision Out of Pocket
Orthodontics	Certain OTC Medicine
Feminine Hygiene Products	Testing Supplies
Annual Allowance: \$3,400	

Dependent Care FSA	
Daycare for dependents up to age 13	Elder care for seniors who reside with you 6 months a year
Before school or after school care	Day camp
Annual Allowance: \$7,500	

Need a new card?

Contact Voya at
(888) 401-3539

Learn More

Scan the QR code below to visit our website and learn more:



VOYA
FINANCIAL



Health and Wellness Programs

Employees enrolled in Local Gov Health/Dental Insurance can enjoy these programs provided **at no cost!**

BABY YOURSELF® Maternity Program

Our free maternity program includes:

- A personal nurse to answer questions during and after pregnancy
- Gifts and educational resources
- Information on breastfeeding
- A FREE app to track your pregnancy

wondr

Wondr is a personalized weight loss program that offers customized meal plans, exercise routines, coaching support, and behavioral modification techniques. It starts with an assessment to tailor the plan to your needs and goals, providing guidance, accountability, and tracking tools throughout your journey. The program aims to promote sustainable weight loss by addressing both physical and behavioral factors.

Hinge Health™

With Hinge Health, you'll have access to a comprehensive clinical care team equipped with advanced technology to effectively manage pain and break down barriers to recovery. Whether you're dealing with minor sprains or chronic pain, their team of doctors will provide personalized care tailored to your needs. From virtual and in-home assessments to cognitive behavioral therapy and surgery decision support, Hinge can support you every step of the way.

BCBS Case Management

Case Management is a Blue Cross program that helps you manage unexpected health issues or surgeries. If you have health concerns, their registered nurses are available to guide you, coordinate your care and answer your questions. They're dedicated to providing you the support you need to feel confident about your health. 1-800-821-7231, option 7.



Blue 365

Blue365 is a health and wellness program available to Blue Cross Blue Shield members. It offers exclusive discounts and deals on various health-related products and services, including gym memberships, fitness classes, wearable fitness trackers, healthy eating programs, and other wellness products. Members can access these discounts through the Blue365 website or mobile app, helping them save money while pursuing healthier lifestyles.

Learn More:

Scan the QR code below to visit our website and learn more about **all** of these FREE benefits.



Other Resources

Employees can take advantage of these other great benefits offered by Madison County.



Madison County has partnered with Athens State University to enhance our employees' and their families' lives with education. Employees, along with their spouses, children, and parents – are eligible for special benefits such as:

10% TUITION DISCOUNT

Madison County Employees and their family members enjoy a discount on all classes, including certificates, adult degree completion, and graduate degrees. Additionally, employees receive the following benefits:

- Waived application fee
- A complimentary evaluation of previously earned educational credits and training/professional certifications for consideration of transfer credit
- Complimentary access to lab tutors/specialists in our statistics, math, and writing labs.

Employee Assistance Program (EAP)

Provided through Behavioral Health Systems, this EAP offers confidential counseling and referral services to full-time employees and their dependents (spouses/children).

It is a starting place for addressing personal and work-related issues. For employees, it is a resource to address work/life issues, promote a healthy lifestyle, and identify and resolve workplace challenges before they result in high medical/disability costs. For more information call, 1-800-245-1150



Behavioral Healthcare Programs for Business & Industry Since 1989

Planning to retire in 2026?

- Contact HR 90 days prior to the expected retirement date.
- Retirements are always on the 1st of the month.
- Employees retiring who are eligible for Medicare must enroll in Part A and B to begin consistent with the 1st day of retirement.
- Review leave accrual balances on the employee portal.
- Notify HR to review any benefits and submit required paperwork.
- Review Retiree Health Insurance Plan on HR portal.



Tobacco Cessation Incentive Program

If you're ready to quit smoking, vaping, or using tobacco – we can help you every step of the way. Through the Tobacco Cessation Incentive Program, eligible members can get support and prescription drugs and/or over-the-counter tobacco (OTC) cessation products at no cost.



The resources you need to meet life's challenges



EmployeeConnectSM offers professional, confidential services to help you and your loved ones improve your quality of life.

 In-person guidance	 Unlimited 24/7 assistance	 Online resources
Some matters are best resolved by meeting with a professional in person. With <i>EmployeeConnect</i>, you and your family get: • Up to five in-person sessions with a counselor per person, per issue, per year¹ • In-person consultations with network lawyers, including one free 30-minute in-person consultation per legal issue, and 25% off subsequent meetings	You and your family can access the following services anytime online, via the mobile app, or with a toll-free call: • Information and referrals on family matters, such as child and elder care, pet care, vacation planning, moving, car buying, college planning, and more • Legal information and referrals for family law, estate planning, and consumer and civil law² • Financial guidance on household budgeting and short- and long-term planning	<i>EmployeeConnect</i> offers a range of information and resources you can research and access on your own. Expert advice and support tools are just a click away when you visit GuidanceResources.com or download the GuidanceNowSM mobile app. You'll find: • Articles and tutorials • Videos • Interactive tools, including financial calculators, budgeting worksheets, and more

¹ In California, up to three sessions in six months, starting with initial contact by the employee.

² Services aren't included for employment law issues.

EmployeeConnectSM

EMPLOYEE ASSISTANCE PROGRAM SERVICES

Confidential help available 24 hours a day, seven days a week for employees and their family members. Get help with:

- Family
- Parenting
- Addictions
- Emotional
- Legal
- Financial
- Relationships
- Stress

We partner with your employer to offer this service at no additional cost to you!



***EmployeeConnect* counselors are experienced and credentialed.**

When you call the toll-free number, you'll talk to an experienced professional who will provide counseling, work-life advice, and referrals. All counselors hold master's degrees, with broad-based clinical skills, and at least three years of experience in counseling on a variety of issues. For face-to-face sessions, you'll meet with a credentialed, state-licensed counselor.

You'll receive customized information for each work-life service you use.



Take advantage of *EmployeeConnect*

To learn more, visit **GuidanceResources.com**.

New users click **Register** (web ID: LFGSupport)

Follow the prompts to create your **username** and **password**

Don't forget to download the **GuidanceNowSM** mobile app.

For telephonic assistance, please call 888-628-4824.

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LCN-8119987-062725

MAP ADA 8/25 **Z08**

Order code: LTD-EAPEE-FLI001



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Lincoln Financial is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.

Product availability and/or features may vary by state. Limitations and exclusions apply.

EmployeeConnectSM

EMPLOYEE ASSISTANCE PROGRAM SERVICES

To find out more:

- Visit **GuidanceResources.com**.
New users click Register (web ID: LFGSupport)
- Download the **GuidanceNowSM** mobile app.
- Call **888-628-4824**.



Prescription Drug Copay Assistance Program



Determine what tier your drug is on

The Prescription Drug Formulary can be found on lghip.org. The formulary lists all drugs and their tier. The Local Government Health Insurance Plan allows coupons to be used for tier 2, tier 3, and tier 4 drugs. For tier 2 and tier 3 preferred and non-preferred brand drugs, the member pays 100% of the cost of the drug at the point of sale and files for 80% reimbursement. For tier 4 drugs, the member pays 20% of the cost of the drug at the point of sale. Tier 4 drugs are not eligible for reimbursement.

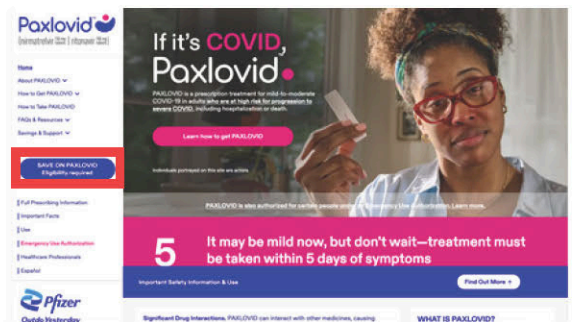
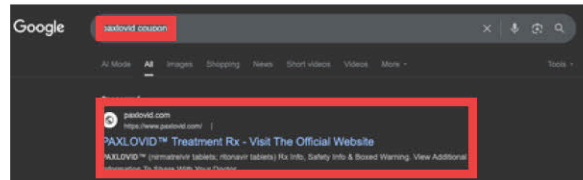
PAXLOVID - nirmatrelvir tab 6 x 150 mg & ritonavir tab 5 x 100 mg pak	2
PAXLOVID - nirmatrelvir tab 10 x 150 mg & ritonavir tab 10 x 100 mg pak	2
PAXLOVID - nirmatrelvir tab 20 x 150 mg & ritonavir tab 10 x 100 mg pak	2

Note: The amount covered by a coupon is not eligible for reimbursement if your drug is tier 2 or tier 3.

Search for a coupon

To find a coupon, open your search browser and type "medication name" + "coupon." Drug manufacturers may use the term "savings program", "copay card", or "patient assistance", etc. For example, to search for a Paxlovid coupon, search "Paxlovid coupon." Be sure to click on the actual drug or drug manufacturer website. On the Paxlovid website, click "Request Copay Card."

Note: Not all drugs may have a coupon available.

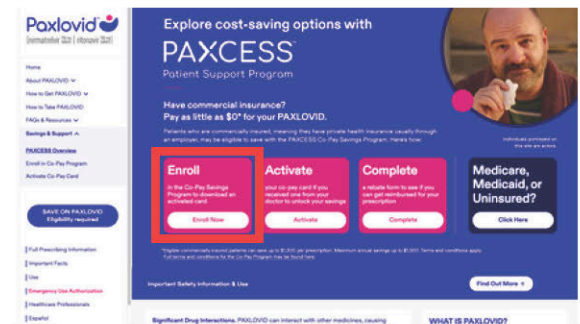


Fill out the coupon form

Complete the form on the drug's website using your personal information.

When asked about prescription drug insurance, choose the option that states "employer-sponsored" or "private health plan".

Local Gov is not government-funded health insurance like Medicare or Medicaid.



Save or print your coupon.

Print your card and present to your pharmacy to receive the coupon price.

Coupons do expire. Check the expiration date on your card and reapply for a new coupon card if it is expired.



Common Drugs

WITH AVAILABLE
COUPONS/SAVINGS CARDS

- Eliquis
- Xofluza
- Entresto
- Repatha
- Nurtec
- Xarelto
- Vraylar
- Breztri
- Paxlovid
- Quilpta
- Ubrovelvy
- Trelegy
- Mounjaro
- Ozempic
- Farxiga
- Jardiance

FlexAccess Program

The FlexAccess program is designed to help you save money on certain specialty medications by obtaining copay assistance from drug manufacturers when available. Once you start receiving the manufacturer-funded copay assistance through the FlexAccess program, your copay will be between \$0-\$35 per eligible prescription. If you receive a bill for an amount greater than \$35, please call the FlexAccess customer service number below.

To enroll in the FlexAccess Program:

- Call FlexAccess at 888-302-3618, or
- Email member.services@flexaccessrx.com

If your medication is eligible, they will provide you with next steps to enroll with the manufacturer to obtain funding.

Human Resources Team

HR Leadership

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Sara Roberts | Recruiting and Onboarding Specialist
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Ethics, DOT, Randoms

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Training & Communication

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(256) 532-3520

HR Administration

Dylan Montgomery | HR Associate
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(256) 532-3616

Provider Contact Info

Blue Cross Blue Shield

(800) 321-4391
www.bcbsal.org

Behavioral Health Systems (EAP)

(800) 245-1150
www.behavioralhealthsystems.com

VOYA (FLEX/FSA)

(833) 232-4673
www.voya.com

Employee Clinic

(256) 265-0220
M-F 7:00AM - 4:00PM

ERS / RSA-1

(877) 517-0020
www.rsa-al.gov

Local Gov (LGHIP)

(866) 836-9137
www.lghip.org

Lincoln Financial Group

(877) 275-5462
www.lfg.com

Nationwide (457 plan)

(877) 677-3678
www.nrsforu.com

Prime Therapeutics

(855) 457-0007
www.myprime.com

Doctor On Demand

(800) 997-6196
doctorondemand.com

VSP

(800) 877-7195
www.vsp.com

Lincoln Financial Group (Life/LTD/STD)

(877) 275-5462
www.lfg.com

Hinge Health

(855) 902-2777
hinge.health/lghip-oe

Madison County HR

Shaping the future together

To learn more about benefits, visit:
www.madisoncountyhr.org/benefits