

MADISON COUNTY COMMISSION

EMPLOYEE BENEFITS GUIDE

2027

WELCOME

At Madison County Commission, we're committed to supporting your physical, mental, and financial well-being with a comprehensive and competitive benefits package. Our goal is to provide high-quality benefits while balancing value and affordability.

Additional resources, including Summary Plan Descriptions, Summary of Benefits and Coverage, carrier plan documents, and more, are available by logging into Employee Navigator.

This guide offers an overview of the benefits available to you, helping you make informed choices for yourself and your family. We encourage you to explore the details and reach out to the Human Resources Department with any questions—we're here to help you make the most of your benefits.

NEW 2027 Benefit Enhancements

Medical Plan – Blue Cross and Blue Shield of Alabama (BCBSAL)

- Added coverage for a fertility procedure (additional information can be obtained by contacting Human Resources)
- Approved coverage for the Hinge Health Migraine Care Program at no cost to eligible members
- Enhanced the prescription drug benefit by adding a 90-day supply for maintenance medication, which is an increase from the current 60-day supply

Dental Plan – Blue Cross and Blue Shield of Alabama (BCBSAL)

- Increased dental benefit coverage from 50% to 80% for basic restorative services

Our benefits are effective:

January 1st through December 31st of each year

This benefits guide serves as a Summary of Material Modification (SMM) and notification of your rights related to the 2027 plan year. All detailed information is available online on Employee Navigator. This document is for informational purposes only. If there is a disagreement between the benefits described in this guide and information included in the complete plan documents this guide summarizes, the plan documents will govern. In addition, the plans described in this guide are subject to change without notice. Continuation of any benefit plan or coverage is provided in compliance with federal and state laws. If you need additional

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ELIGIBILITY & ENROLLMENT

Who is Eligible?

Madison County Employees

Full-time employees working at least 30 hours per week are eligible for benefits.

Dependents

If you're eligible for benefits, it's likely your dependents are too:

- Your legally married spouse
- Your children, stepchildren, adopted children (including children placed for adoption), who have not attained the age of 26 regardless of their status as married, employed, and/or as a student
- Any children for whom you are required to provide coverage under a Qualified Medical Child Support Order.
- Your unmarried children, stepchildren, adopted children (including children placed for adoption), of any age, to the extent they are incapable of self-care due to a physical or mental disability – approval required
- Children under the age of 19, regardless of relationship, for whom the participant, or his or her spouse, has been granted legal and physical custody by a court of competent jurisdiction

Electing Your Benefits

As an Eligible Employee

- As a new hire, you may participate in the company's benefits on the first day of employment
- Each year, during open enrollment
- Within 30 days of a qualifying event as defined by the IRS

Qualifying Life Events

During Open Enrollment, you have the opportunity to elect the benefit plan that is best for you and your family. Carefully review all your options; once you make an election, you cannot change it until the next enrollment period unless you experience a Qualifying Life Event (QLE), sometimes referred to as a family status change. A QLE is an event that may impact your eligibility or a dependent's eligibility. Examples of QLEs include:

- Marriage, divorce, legal separation or annulment
- Birth or adoption (including placement for adoption) of a child
- Performance of a Qualified Medical Child Support Order
- Death of a spouse or child
- A change in your dependent's eligibility status
- Loss of coverage from another health plan
- Change in your residence or workplace (if your benefit options change)
- Loss of coverage through Medicaid or Children's Health Insurance Program (CHIP)
- Becoming eligible for a federal or state premium assistance program under Medicare, Medicaid, or CHIP
- Upon the occurrence of significant cost or coverage changes to your underlying coverage
- Upon your qualifying enrollment in a coverage option offered on the federal marketplace or on a state-based exchange

If you experience a QLE, you have 30 days (60 days only when the QLE is the loss of Medicaid or CHIP coverage or becoming eligible for a premium assistance subsidy from Medicaid or CHIP) to notify the Human Resources Department and update your coverage. If you miss this window, you won't be able to make changes until the next annual open enrollment period. Please note that any benefit changes may also affect your premium contributions.

ONLINE ENROLLMENT

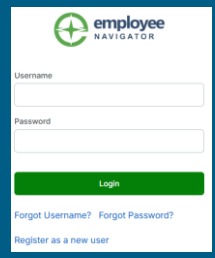
Step 1: Log In
Go to www.employeenavigator.com/benefits/Account/Login

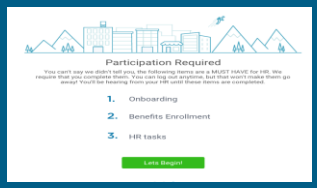
- **Returning users:** Log in with the username and password you previously selected. For a password reset click **Forgot Password?**
- **First time users: Register as a new user** on the log in page. Follow prompts to create an account and set your username and password.
- Company Identifier: madisoncountycomm and Pin (Last 4 digits of social security number)

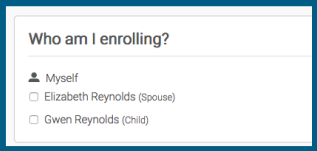
Step 2: Once you are logged into the website, click **Let's Begin.** Complete Onboarding tasks if applicable then click **Start Enrollment** and complete some personal and add dependent information before moving to your benefit elections. **Adding dependents does not automatically add them to your coverage.** To add a dependent to coverage, click the checkbox next to the dependent's name under **Who am I enrolling?**

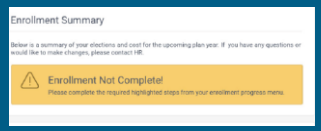
Step 4: To elect a benefit, click **Select Plan** underneath the plan cost. If you elect benefits that require a beneficiary designation or an evidence of insurability form to be complete, you will be prompted to add in those details. Click **Save & Continue** at the bottom of each screen to save your elections. To decline a benefit, select **Don't Want This Benefit?** and select a reason from the drop-down box.

Step 5: After all benefits have been elected, you'll be shown a summary of your elections and the total cost to you per pay period. **Elections will be finalized only after you sign and authorize your elections by selecting 'Sign & Agree'**









Health/Local Gov/BCBS updates must be submitted on paper enrollment/change form. Enrollment Forms are available in Employee Navigator. (This form must be submitted to the Secure Document Upload under Employees on the HR website.)
www.madisoncountyhr.org.

ONLINE DOCUMENTS

Employee Navigator provides easy access to important benefit documents, including the Summary of Benefits and Coverage (SBC), annual notices, carrier summaries, coverage booklets, and claim forms. These resources offer detailed information on Madison County benefit plans to help you plan for care. You and your dependents can access Employee Navigator anytime, from work or home.

CONTRIBUTIONS

To make health coverage more affordable, Madison County pays a substantial portion of the premiums. Your share is deducted from your paycheck, making it easy to stay covered and manage costs.

Your cost per paycheck is deducted on a Bi-Weekly basis from 26 Payroll Deductions/Year.

Medical, Prescription Drugs and Dental

	Employee Cost	Employer Cost	Total Cost
Employee Only	$63.00	$625.00	$688.00
Employee + Family	$155.00	$1521.00	$1676.00

Blue Cross Blue Shield Online Member Account

If you are enrolled in a Blue Cross Blue Shield of Alabama health plan, be sure to create your online member account at bcbsal.org. Your online account gives you convenient access to your health insurance information, including:

- View your benefits and coverage information
- Access your ID card
- Review claims and Explanation of Benefits (EOBs)
- Find doctors, hospitals, and other in-network providers
- Review your deductible and out-of-pocket expenses
- Access helpful health and wellness resources

Getting Started:

Visit **bcbsal.org** and select **"Log In"** or **"Register"** to create your account. Have your BCBS of Alabama member ID card available when registering.

Tip: Download the BCBS of Alabama mobile app for easy access to your benefits and digital ID card wherever you go!

IRS Code Section 125

The Madison County Employee benefit plans are designed under Section 125 of the IRS Code. This allows you to take advantage of federal laws by purchasing some of your benefits with pre-tax dollars. Under Section 125, your Medical, Dental, Vision, and Flexible Spending Account contributions are deducted before taxes are withheld which saves you tax dollars. Paying for benefits before-tax means that your share of the costs is deducted before taxes are determined, resulting in more take-home pay for you. As a result, the IRS requires that your elections remain in effect for the entire year. You cannot drop or change coverage unless you experience a qualifying event. You may waive participation in the Section 125 Plan and elect to pay all contributions with after-tax dollars.

Contact the Human Resources Department if you wish to pay for your benefits with after-tax dollars.

For your convenience, your age-banded Voluntary Life/AD&D and Disability premiums will be calculated for you in Employee Navigator.

MEDICAL BENEFITS

Madison County's medical plan provides access to high-quality, timely healthcare and financial protection from high medical costs.

Blue Cross Blue Shield of Alabama | Local Government Health Insurance PPO Plan

With the Blue Cross Blue Shield of Alabama PPO plan, you have the freedom to direct your own care. Seeing in-network providers means lower out-of-pocket costs, but you can also visit non-network doctors and self-refer to specialists.

Prescription drug benefits are administered by Prime Therapeutics. Only in-network pharmacies are covered, and no benefits are available for prescriptions purchased at an out-of-network pharmacy.

Finding a Blue Cross Blue Shield Medical Provider

- **Telephone:** Call (800) 810-2583.
- **Web**: Go to AlabamaBlue.com.
  - Refer to the BlueCard Preferred Provider Organization (PPO) program

Employee Clinic

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

Local Government Employee Health Clinic

- **Monday – Friday from 7 am to 4 pm**
- **Telephone:** Call 1-256-265-0220
- **Address: 1963 Memorial Pkwy SW, Huntsville, AL 35801**

Using Non-Network Providers

Non-network services are subject to Reasonable and Customary (R&C) fees set by Blue Cross Blue Shield of Alabama. You're responsible for any charges beyond the allowed amount (balance billing), which do not count toward your out-of-pocket maximum. With that said, under the **No Surprises Act**, certain non-network services — such as emergency care — are protected from excessive balance billing. See plan documents for details.



Educational Resource

Deductibles, Copays, Coinsurance, and Out-of-Pocket Maximums

Key Terms to Know

MEDICAL PLAN HIGHLIGHTS

Medical Plan Name	Local Government Health Insurance Plan	
Network	In-Network	Out-of-Network
Calendar Year Deductible (CYD) - Individual / Family	$200 / maximum of three deductibles per family	
Out-of-Pocket Maximum - Individual / Family	$10,600 / $21,200	
Coinsurance (You pay)	20%	
Office Visit Copay - Preventive care (see pg. 13 for more information) - Nurse Practitioner, Physician's assistant, Registered Dietician - Primary care physician - Specialist - Dr. on Demand Telemedicine (see pg. 10 for more information)	Covered at 100% $20 $40 $50 100%	20% after CYD* 20% after CYD* 20% after CYD* 20% after CYD* Not Covered
Maternity	Covered at 100%	20% after CYD*
Medical Emergency	$200	$200
Hospitalization - Inpatient Admission - Outpatient surgery	$200 copay plus $50 copay days 2-5 $100	20% after CYD* 20% after CYD*
Lab and X-Ray - Diagnostic Lab & Pathology - Diagnostic X-rays & Tests	$7.50 copay per test $100	20% after CYD* 20% after CYD*
Chiropractor	20% not subject to CYD*	20% after CYD* + amount billed over fee schedule
ABA Therapy (age 18 or younger)	$14 copay per visit	20% after CYD*
Physical, Speech and Occupational Therapy	20% after CYD*	20% after CYD*

*CYD = Calendar Year Deductible

PRESCRIPTION DRUG BENEFITS

Prescription drug coverage makes medications more affordable and easier to access. When you and your dependents enroll in Madison County's Blue Cross Blue Shield Local Government Health plan, pharmacy coverage is included through Prime Therapeutics. Your plan covers many prescription drugs, though some exclusions apply. Coverage is available at in-network providers only.

A current list of prescription drugs are available at www.lghip.org or madisoncountyhr.org.

Plan Name	Local Government Health Insurance Plan
Network Name	Broad Select Pharmacy Network - Prime Therapeutics
Retail Pharmacy	
Tier 1 / Generic Tier 2 / Preferred Brand Tier 3 / Non-Preferred Brand Tier 4 / Specialty Drugs	$15 or less 20% after CYD. Member pays 100% then files for reimbursement 20% after CYD. Member pays 100% then files for reimbursement See 'Specialty Drugs' below
Supply Limit	Non-maintenance medications up to 30 days
Supply Limit	Maintenance medications up to 90 days
Specialty Drugs	
Retail	20%
Supply Limit	Dependent upon the Medication

Prescription Drug Tiers – Understanding Medication Costs

Prescription drug tiers categorize medications by cost and type, with higher-tier drugs generally costing more than lower tier ones.

- Tier 1 / Generic: Lowest-cost medications with the same strength and active ingredients as brand-name drugs.
- Tier 2 / Preferred Brand: Medium-cost brand-name drugs. These are typically more expensive than generics but cheaper than non-preferred brands.
- Tier 3 / Non-Preferred Brand: Higher-cost drugs with lower-cost generic or preferred brand alternatives.
- Tier 4 / Specialty: Highest-cost drugs for complex conditions such as multiple sclerosis, hepatitis, etc.

Finding a Pharmacy Provider

- **Telephone:** Call (800)-321-4391.
- **Web**: Go to myprime.com.

VIRTUAL VISITS

24/7 On-Demand Care Access

When you or your family member are sick, the last thing you want is a trip to the doctor's office.

With virtual visits, you can see a doctor from your phone or computer—no appointment needed. Most visits take 10-15 minutes, and if necessary, the doctor can send a prescription to your local pharmacy.



How It Works

1. Sign up online at doctorondemand.com/alabama
2. Available 24/7, including weekends and holidays.
3. Covered at 100%; no copay or deductible
4. Select a doctor and discuss your health concerns.
5. The doctor reviews your symptoms and provides care, including prescriptions if needed.

Good For	Not Good For
• Colds, fever, and flu • Allergies • Sore Throat • Headache • Stomachache • Mental Health • And more!	• Anything that requires a hands-on exam • Anything requiring a test • Cancer or other complex conditions • Chronic conditions • Sprains, broken bones, or injuries requiring bandaging

Accessing Virtual Visits

Register today so you'll be ready to use Doctor On Demand services when you need them.

- **App:** Use the Doctor on Demand mobile app
- **Telephone:** Call (800) 997-6196
- **Web:** Go to doctorondemand.com/alabama

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. Form located in Employee Navigator

MENTAL AND EMOTIONAL WELL-BEING RESOURCES

In-Network Mental Health Benefits*

Our medical insurance plans are here to support your well-being. With our networks of behavioral health providers— including therapists, psychologists, and psychiatrists—you have access to covered mental health benefits for both short and long-term needs.

Medical Plan Name	Local Government Health Insurance Plan
Inpatient Mental Health and Substance Abuse	$200 and $50 copay days 2-5
Outpatient Mental Health Visits • Approved LGHIP Facilities • Blue Choice Behavioral Network Providers	Covered 100% $20 - $50 Copay based on provider type
Virtual Mental Health Visits through Dr. on Demand	Covered 100%

*Non-network visits may also be available. Refer to the Summary of Benefits and Coverage (SBC) for details.

TELUS Health | Employee Assistance Program (EAP)

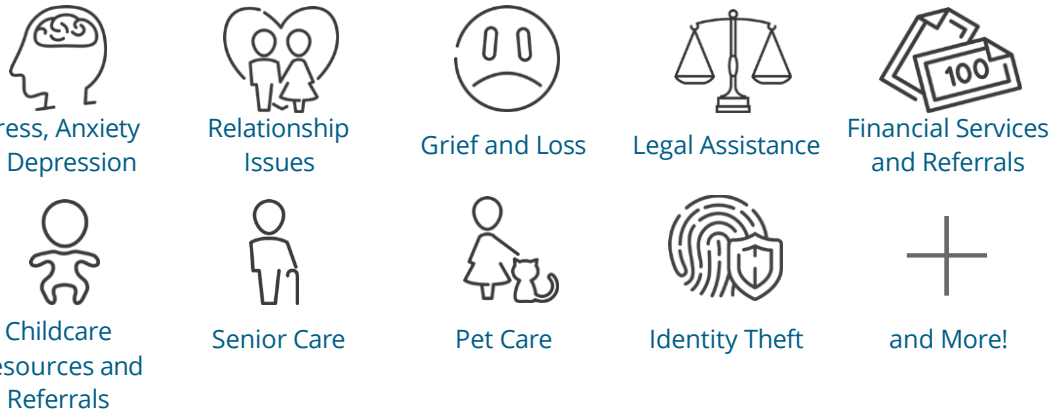
This coverage is provided by Madison County at no cost to you.

The Employee Assistance Program (EAP) provides you and your household members with free, confidential assistance to help with problems that may interfere with work or family responsibilities.
Employer ID: MCA

EAP Services

- 24/7 phone consultations with licensed mental health professionals and referrals to supportive resources
- Up to 3 face-to-face counseling sessions per year for you and your household members
- Online programs to offer something different than traditional counseling
- Access to quick and confidential help from legal and financial experts

The EAP can help with the following issues:



Accessing the EAP:

- **Telephone:** Call (800) 245-1150.
- **Web:** Go to **TELUSHealth.com/MemberAccess**

MEDICAL PLAN HEALTH PERKS

As part of your health insurance plan, you're offered valuable resources to help you navigate your coverage and maximize your benefits. From understanding your plan details to accessing free wellness programs, check out the tools and support below offered to help you make informed healthcare decisions.

Blue Cross Blue Shield of Alabama

Health Perk	Description
	**Baby Yourself Maternity Program** Our free program includes: • A personal nurse to answer questions during pregnancy. • Gifts and educational resources • Information on breastfeeding and a free app to track your pregnancy • Must enroll before the end of your 2nd trimester. Enroll at AlabamaBlue.com/BabyYourself or 1-800-222-4379
Blue365	**Blue365** Great deals are yours for healthy living in every aspect of your life. • Discounts on apparel and footwear, • Gym membership starting at $28 a month. • Visit AlabamaBlue.com/Blue365
wondr HEALTH	**Wondr Health** • A common-sense digital counseling weight management and prediabetes program that teaches participants simple skills to change eating habits and create other healthy habits leading to increased physical activity, better sleep, less stress and better control over their long-term health. • Available for participants and covered spouses with a body mass index greater than 25. • Visit www.wondrhealth.com/lghip
Hinge Health	**Hinge Health** A digital exercise physical therapy and support in the convenience of your own home • Designed to help individuals who suffer from chronic joint, or muscle pain to improve their quality of life and prevent or recover from surgery • No copay and no office visit • Visit hinge.health/lghip-wellness or 855-902-2777 or email hello@hingehealth.com
	**Individual Case Management** • Coordinates care in the event of a catastrophic or lengthy illness or injury. For more information, please call 1-800-821-7231 and press 7. **Chronic Condition Management** • Coordinates care for chronic conditions such as asthma, diabetes, coronary artery disease, congestive heart failure, chronic obstructive pulmonary disease and other specialized conditions. For more information, please call 1-833-964-1448 and press 0.

PREVENTIVE CARE

Preventive Care is Covered 100% With In-Network Providers!

As part of your Madison County medical plan, preventive care is covered at no cost when you use an in-network provider. Preventive care is an effective way to detect health issues early, when they're most treatable, so it's important to get your annual checkup and recommended screenings. For a full list of Preventive Care benefits please visit AlabamaBlue.com/preventiveservices

All Adults

Preventive Care Covered for All Adults

- Wellness visits and screenings, including blood pressure, cholesterol, diabetes, depression, and others
- Screenings for certain types of cancer, including lung cancer
- Alcohol and tobacco use screening and counseling
- HIV and Hepatitis B/C screenings (for certain ages and risk factors), and HIV prevention medication
- Obesity screening and counseling
- Certain vaccinations (Flu, COVID-19, Hepatitis A & B, HPV, MMR, Tdap, and others)

Women

Preventive Care for Women (Including Pregnant Women)

- Well-woman visits
- Osteoporosis screening (for women 65 and older or younger with risk factors once every 2 years)
- Gestational diabetes screening (for pregnant women)
- Preeclampsia screening (during pregnancy)
- Breast Cancer Screening (Mammogram) / Cervical Cancer Screening (Pap Smear)
- FDA-approved birth control methods (pills, IUDs, implants, etc.) and counseling
- Lactation counseling and breast pump coverage

Children and Adolescents

Preventive Care for Children and Adolescents

- Wellness screenings, including vision, hearing, depression, and others
- Newborn screenings (hearing, PKU, sickle cell, hypothyroidism, etc.)
- Obesity screening and counseling
- Certain vaccinations (DTaP, polio, MMR, Hepatitis A & B, flu, HPV, COVID-19, and more)

FLEXIBLE SPENDING ACCOUNTS

Flexible Spending Accounts (FSAs) are tax-advantaged accounts that help you pay for eligible out-of-pocket healthcare and dependent care expenses. If elected, your account(s) will be funded with tax-free dollars through convenient payroll deductions. Only expenses for services incurred during the plan year are eligible for reimbursement.

If you use an FSA debit card, be sure to save your receipts in case Voya requests verification. Per IRS guidelines, all receipts must be itemized to show the product or service

Voya Health Care FSA

This plan helps cover expenses for you and your dependents not paid by your health insurance, such as deductibles, coinsurance, copays, and other health services and products. You can contribute up to $3,400* pre-tax per year to pay for eligible expenses, including:

Coinsurance, Copays and Deductibles

Medical and Prescriptions

Dental and Orthodontia

Eye Exams, Eyeglasses and Lasik Eye Surgery

Click here for a list of eligible Healthcare FSA expenses. Go to www.fsastore.com to shop for FSA-eligible products, and for a list of eligible expenses.

* The IRS has not officially released the contribution limit for 2027, but it is projected to increase to $3,500.

Voya Dependent Care FSA

This plan helps cover eligible childcare or disabled dependent care expenses while you work. If married, your spouse must be employed or attending school full-time. Eligible dependents must be under the age of **13**. Tax dependent age 13 or older are eligible if physically or mentally incapable of self-care and reside in the employee's home at least half of the year.

You can contribute on a pre-tax basis per plan year:
$7,500 if single or married filing jointly or $3,750 if married and filing separately

Eligible Expenses: Daycare and Preschool, After School Programs, Summer Day Camps, Adult Daycare Facilities

Important FSA Rules
Plan Year: 01/01/2027 – 12/31/2027

Because FSAs can give you a significant tax advantage, they must be administered according to specific IRS rules:

FSA Minimum Contribution is $184

Healthcare FSA Carry-Over
Up to $680 of any unspent funds remaining in your account at the end of the plan year will carry over to the next plan year, and unspent funds above $680* will be forfeited.
* The IRS has not officially released the Carry-Over limit for 2027, but it is projected to increase to $700.

Dependent Care FSA Grace Period
The Dependent Care FSA includes a 2.5 month grace period. This allows you additional time to incur eligible dependent care expenses and utilize any remaining funds remaining in your account. You can incur claims through March 15 and must file claims by March 31 of each plan year. **No excess funds roll over.**

Educational Video
Flexible Spending Accounts
https://info.baldwin.com/fsa/

DENTAL BENEFITS

Blue Cross and Blue Shield of Alabama | DHMO Plan

With the Blue Cross and Blue Shield of Alabama Dental Health Maintenance Organization (DHMO) plan, you must select an in-network general dentist to manage your care. All services, including routine check-ups and emergencies, must be provided by your chosen dentist. If you need specialty care, your dentist will refer you to a specialist. For covered procedures, you'll pay a pre-set copay or coinsurance as outlined in your DHMO plan booklet.

Benefits	Local Government Dental Benefit Plan	
	Preferred	Non-Preferred
Annual Maximum Benefit	$1,500	$1,500
Deductible: Individual / Family	$25 per member; Max of 3 deductibles per family	$25 per member; Max of 3 deductible per family. Member responsible for any difference between billed charge and fee schedule reimbursement.
Diagnostic & Preventive Services:	Covered at 100% of the Preferred Dental Fee Schedule with no deductible.	Covered at 100% of the Preferred Dental Fee Schedule with no deductible. Member responsible for any difference between billed charge and fee schedule reimbursement.
Basic Services:	Covered at 80% of the Preferred Dental Fee Schedule subject to a $25 annual deductible.	Covered at 80% of the Preferred Dental Fee Schedule subject to a $25 annual deductible. Member responsible for any difference between billed charge and fee schedule reimbursement.
Major Services:	Covered at 50% of the Preferred Dental Fee Schedule subject to a $25 annual deductible.	Covered at 50% of the Preferred Dental Fee Schedule subject to a $25 annual deductible. Member responsible for any difference between billed charge and fee schedule reimbursement.
Orthodontia – Children Only (up to age 19) • Benefit percentage • Lifetime maximum	50% $1,000	50%; Member responsible for difference in billed charges and allowed fee schedule. $1,000

Note: We strongly recommend you ask your dentist for a predetermination if total charges are expected to exceed $300. Predetermination enables you and your dentist to know in advance what the payment will be for any service that may be in question.

VISION BENEFITS

VSP | Vision Plan

Your vision health is important. Madison County offers coverage through VSP to help you stay on top of eye care. Regular exams detect vision changes, spot health issues, and keep you seeing clearly.

Summary of Benefits	In-Network	Out-of-Network
Copays		
• Eye Examination	$20 copay	Reimbursed up to $45
• Materials	$20 copay	Reimbursed $30 to $105
• Contact Lens Examination	Up to $60	
Lenses (Once every 12 months)		
• Single Vision	$20 materials copay	Reimbursed up to $30
• Bifocal	$20 materials copay	Reimbursed up to $50
• Trifocal	$20 materials copay	Reimbursed up to $65
Frames Allowance (Once every 24 months)		
• Frame	$240	Reimbursed up to $70
Contact Lenses (Once every 12 months) In lieu of frames and lenses		
• Cosmetic / Elective	$120	Reimbursed up to $105
• Medically Necessary	Covered 100%	Reimbursed up to $210
VSP Lightcare Allowance		
• Ready-made non-prescription sunglasses, or ready-made non-prescription, blue Light filtering glasses, instead of prescription glasses or contacts	$240 subject to $20 materials copay	Reimbursed up to $70

Additional Savings

- 20% on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last Wellvision Exam.
- 15% discount on laser vision correction at contracted facilities
- Up to 60% savings on digital hearing aids with TruHearing. Visit vsp.com/offers/special-offers/hearing-aids

Finding a Vision Provider

- **Telephone:** Call (800) 877-7195.
- **Web:** Go to www.vsp.com. Refer to the "VSP Choice" network
- Discounts are greater at Preferred In-Network locations
- No Card Required – Use your SSN to verify enrollment

Tier	Weekly Rate
Employee Only	$2.86
Employee + 1	$6.02
Employee + Family	$9.22

ADDITIONAL BENEFITS

Flex Access

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. You will continue to pay the reduced copay amount until the end of the calendar year even if your copay assistance funds run out prior to December 31st. While enrolled in the program, only your copay amount will apply toward your annual maximum out-of-pocket.

Call FlexAccess at 1 (888) 302-3618 to see if your medication(s) is on the list of eligible medication(s) for manufacturer assistance. If your medication is eligible, they will provide you with next steps to enroll with the manufacturer to obtain funding.

COMMON DRUGS WITH AVAILABLE COUPON/SAVINGS CARDS

- Eliquis
- Xofluza
- Entresto
- Repatha
- Nurtec
- Xarelto
- Vraylar
- Bretri
- Paxlovid
- Quilpta
- Ubrelvy
- Trelegy
- Mounjaro
- Ozempic
- Farxiga
- Jardiance

Tobacco Cessation Program

A Tobacco Cessation Reimbursement Program is provided by Local Gov for its covered members. For more information about available cessation programs, please call Alabama's Tobacco Quitline at 1-800-QUIT-NOW (1-800-784-8669) or visit www.quitnowalabama.com. Both programs offer free master's level counseling and up to four weeks of free nicotine replacement therapy patches if you are in counseling with the Quitline and do not have medical contraindications.

Local Gov will reimburse each member 80% of the cost of the program, with no deductible. There is a lifetime maximum benefit of $150. Tobacco cessation seminars and certain forms of nicotine replacement are covered services.

Prescription medications for tobacco cessation are covered through the prescription drug program and are not subject to the $150 lifetime maximum benefit.

You can apply for reimbursement by mailing your name, address, contract number and a copy of receipts to:

Local Government Health Insurance Board
Wellness Division
PO Box 304901
Montgomery, AL 36130

BASIC LIFE AND AD&D INSURANCE

Lincoln Financial Group |Basic Life and AD&D

This coverage is provided by Madison County at no cost to you

Madison County provides you with Basic Life insurance coverage equal to $25,000. This coverage protects your family or other beneficiaries in the event of your death while you are actively employed with the company.

Accidental Death and Dismemberment (AD&D) coverage offers an additional benefit if your death results from a covered accident or injury and is automatically included.

Life benefits will decrease with age at the following intervals:

- At age 65, benefits will reduce by 35% of the original amount;
- At age 70, benefits will reduce an additional 25% of the original amount;
- At age 75, benefits will reduce an additional 20% of the original amount.

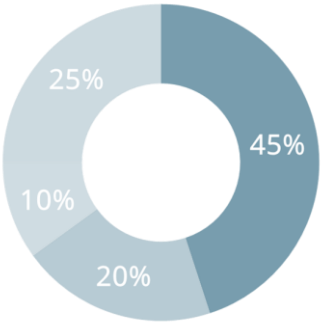
Benefits will terminate when the insured person's employment ends or retires, unless eligible for retiree benefits.

Basic Life and AD&D	Coverage
Life Benefit	$25,000
Accidental Death and Dismemberment Benefit	$25,000

Important Facts About Beneficiaries

Beneficiaries are the individuals or entities you choose to receive benefits from your policy. If you don't designate a beneficiary, benefits will be paid to your estate. Here's what you need to know:

- You can change your beneficiary at any time.
- You may designate one or multiple beneficiaries and allocate payment percentages accordingly.
- To select or update your Life Insurance beneficiary, contact the Human Resources Department.
- Note: If you live in a community property state (e.g., California), your spouse must consent to any primary beneficiary other than them.



VOLUNTARY LIFE INSURANCE

Lincoln Financial Group | Voluntary Life Insurance

In addition to company-provided Basic Life and AD&D coverage, you can purchase additional Term Life insurance at discounted group rates through Lincoln Financial Group. This coverage is paid with after-tax dollars via convenient payroll deductions. During annual open enrollment, employees are able to increase by 2 increments for themselves and/or spouses provided they have not been declined on a previous evidence of insurability (EOI) submission.

Voluntary Life	Employee	Spouse	Child(ren)
Increments	$10,000	$5,000	N/A
Maximum Benefit	7 X annual salary or $500,000	Up to $250,000 (cannot exceed 100% of the employee benefit)	$10,000
Guarantee Issue Amount *New Hires Only*	$200,000	$50,000	$10,000

Life benefits gradually reduce with age and will end upon termination of employment or retirement, unless converted into an individual policy. Life benefits will decrease with age at the following intervals:

At age 65, benefits will reduce by 35% of the original amount;
At age 70, benefits will reduce an additional 25% of the original amount;
At age 75, benefits will reduce an additional 20% of the original amount.
Benefits will terminate when the insured person's employment ends.

Guarantee Issue

Guaranteed Issue is a pre-approved amount of coverage that does not require proof of good health. It is available during your initial eligibility period (upon hire). If you are outside your initial eligibility period, you can apply for Voluntary Life and AD&D insurance at any time, but proof of good health is required. This means completing a health questionnaire (Evidence of Insurability), with coverage subject to Lincoln Financial Group's approval based on a review of your health history.

Rates

Voluntary Life and AD&D Insurance rates are calculated for you in Employee Navigator.

Age	Employee & Spouse rates Per $1,000 of covered volume
Less than 30	$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 Life Rate	$0.080

To Complete EOI: Visit www.MyLincolnPortal.com. Log in using existing account or create an account using employer code: MADCTYCOMM. Select "Complete Evidence of Insurability" and follow prompts to answer the required questions.

SHORT-TERM DISABILITY INSURANCE

Disability insurance helps replace your income if you're unable to work due to illness or injury. It helps provide you with financial security when you need it most. Madison County offers Short-Term and Long-Term Disability benefits to all eligible employees.

Lincoln Financial Group | Short-Term Disability protects your paycheck, replacing lost income if you're unable to work due to a short-term illness, injury, or pregnancy. This voluntary benefit is 100% employee-paid. Disability rates are calculated for you in Employee Navigator.

Disability Benefits	Short-Term Disability
Benefit Amount	60%
Benefit Maximum	$1,000
When Benefits Begin	Accident: 8th consecutive day / Illness: 8th consecutive day
Maximum Benefit Duration	Up to 12 weeks
Pre-Existing Condition Limitation	3/12

Example: Age 35 with $40,000 Annual Salary	
Step 1	Annual Salary / 52 X 60% = Weekly Benefit **($40,000 / 52) X .60 = $462**
Step 2	Find your age and rate in the chart below. Multiply your rate by your weekly benefit and divide by 10 to determine monthly premium. **($0.714 X $462) / 10 = $32.98 per month**
Step 3	Multiply your premium by 12 and then divide it by the number of pay periods (26) to determine the cost per pay period. **($32.98 X 12) / 26 = $15.22 per pay period**

Monthly Rates per $10										
Age	<29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Rate	$0.714	$0.714	$0.714	$0.745	$0.765	$0.779	$0.798	$0.865	$0.896	$0.932

Important Notes:

- A pre-existing condition includes any condition or symptom for which you consulted a doctor, received treatment, or took prescribed medication within the specified time period prior to the commencement of coverage.
- Coverage may be delayed or denied if you are not actively at work, confined to home or a healthcare facility, or in a period of limited activity.
- Late entrants may require Evidence of Insurability (EOI) for all amounts. Refer to the plan document for full eligibility and EOI details.

LONG-TERM DISABILITY INSURANCE

Disability insurance helps replace your income if you're unable to work due to illness or injury. It helps provide you with financial security when you need it most. Madison County offers Short-Term and Long-Term Disability benefits to all eligible employees.

Lincoln Financial Group | Long-Term Disability protects your income by providing long-term financial support if you're unable to work due to a qualifying injury or illness. Benefits can continue up to Social Security Normal Retirement Age, or the Maximum Benefit Period shown below (whichever is later). This voluntary benefit is 100% employee paid. Disability rates are calculated for you in Employee Navigator.

Disability Benefits	Long-Term Disability
Benefit Amount	60% of Basic Monthly Earnings
Benefit Maximum	$5,000
When Benefits Begin	90 calendar days
Maximum Benefit Duration	Social Security Normal Retirement Age, or the Maximum Benefit Period shown below (whichever is later)

Example: Age 35 with $40,000 Annual Salary	
Step 1	Annual Salary / 12 X 60% = Monthly Benefit **($40,000 / 12) X .60 = $2000**
Step 2	Find your age and rate in the chart below. Multiply your rate by your monthly benefit and divide by 100 to determine monthly premium. **($0.410 X $2000) / 100 = $8.20 per month**
Step 3	Multiply your premium by 12 and then divide it by the number of pay periods (26) to determine the cost per pay period. **($8.20 X 12) / 26 = $3.78 per pay period**

Monthly Rates per $100									
Age	<29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
Rate	$0.140	$0.240	$0.410	$0.620	$0.860	$1.120	$1.430	$1.190	$0.930



ACCIDENT INSURANCE

You may purchase Accident Insurance from Lincoln Financial Group that will help to cover additional out-of-pocket health expenses. This policy offers direct-to-the-policyholder cash payouts to help cover what other insurance doesn't. Your premiums are paid through payroll deductions on an after-tax basis. These policies are portable, which means that you can keep them should you change jobs or retire.

Lincoln Financial Group | Accident

The Accident plan pays you benefits to help cover out-of-pocket medical and other costs in case of an off-the-job accident.

Benefit	Employee	Spouse	Child
Accidental Death	$25,000	$10,000	$5,000
Dismemberment Losses	$1,250 to $20,000		
Coma	$10,000		
Dislocations	$100 to $5,250		
Fractures	$100 to $7,000		
Lacerations	$35 to $1,500		
Burns	$100 to $10,000		
Emergency Care Benefits	$30 to $1,125		
Health Screening Benefit	$75		

Tier Level	Per Pay Rates (26)
Employee Only	$3.61
Employee + Spouse	$5.92
Employee + Child(ren)	$6.33
Employee + Family	$8.61

Please note: *Supplemental Health benefits are not directly sponsored or endorsed by your employer and are offered as optional coverage opportunities through third-party issuers based on your status as an employee. These benefits are exempt from many requirements of the Employee Retirement Income Security Act (ERISA), allowing employees to partner with external providers for participation.*

CRITICAL ILLNESS INSURANCE

You may purchase Critical Illness Insurance from Lincoln Financial Group. If you are diagnosed with an illness that is covered by this insurance, you can receive a lump benefit payment. This policy offers direct-to-the-policyholder cash payouts to help cover what other insurance doesn't. Your premiums are paid through payroll deductions on an after-tax basis. These policies are portable, which means that you can keep them should you change jobs or retire.

Lincoln Financial | Critical Illness

The Critical Illness plan helps you protect you and your family from the unexpected cost of fighting a life-threatening illness.

Coverage Overview	
Employee Benefit	$10,000, $15,000 or $30,000
Spouse Benefit	50% of Employee Benefit
Child(ren) Benefit	50% of Employee Benefit
Heart Attack, Stroke, Major Organ Failure, End Stage Kidney Disease, etc.	100% of Benefit Amount
Invasive Cancer	100% of Benefit Amount
Wellness Benefit	$50

Monthly Rates per $1,000 Benefit											
Age	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Employee	$0.247	$0.340	$0.433	$0.553	$0.782	$1.038	$1.458	$1.993	$2.824	$3.894	$7.364
Spouse	$0.247	$0.340	$0.433	$0.553	$0.782	$1.038	$1.458	$1.993	$2.824	$3.894	$7.364
Child	$0.443										

TO CALCULATE COST:

Multiply the per $1,000 rate shown in the table by the benefit amount and divide by $1,000 (e.g., 15 for $15,000 of coverage) and round to two decimals to calculate rates for the quoted benefit amounts.

COVERAGE EXAMPLE:

42-Year-Old Employee Choosing $10,000 Benefit Amount

($0.782 x $10,000) / $1,000 = $7.82 monthly or $3.61 each pay period

Please note: *Supplemental Health benefits are not directly sponsored or endorsed by your employer and are offered as optional coverage opportunities through third-party issuers based on your status as an employee. These benefits are exempt from many requirements of the Employee Retirement Income Security Act (ERISA), allowing employees to partner with external providers for participation.*

PERKS

As part of your benefits, you're eligible for a variety of free programs and services provided by our insurance carriers. These offerings are here to support your well-being, both at and outside of work. You'll find a list of available programs below, along with details on how to access each one.

Lincoln Financial Group | Emergency Travel Assistance

The Emergency Travel Assistance benefit provides 24/7 support for medical emergencies and other travel needs when you're more than 100 miles from home or abroad. Services include medical referrals, emergency coordination, and pre-trip assistance such as passport/visa requirements, currency exchange, and weather updates.

To access the Emergency Travel Assistance
Go to MyOnCallPortal.com Group ID: LFGTravel123
or call toll-free 1-866-525-1955 in the US
Or collect 603-328-1955 outside of the US.

Lincoln Financial Group | Online Will Prep Services

Lincoln Financial provides last will and testament preparation services to help you plan for your loved ones' futures. Eligible members get access to online planning tools, a resource library, and professional guidance on estate taxes, financial power of attorney, trusts, and more.

To access Will Prep Services
Go toGuidanceResources.com
Access Code: LIFEKEYS

Lincoln Financial Group | Employee Assistance Program (EAP)

Lincoln Financial offers a second Employee Assistance Program (EAP) offering up to 5 in-person sessions with a counselor, and in-person consultations with network layers. They also provide 24/7 assistance online, via mobile app, or with a toll-free call for referrals for family matters, legal information and financial guidance.

For EAP Assistance
Go to GuidanceResources.com
Username: LFGSupport | Password: LFGSupport1
or call 888-628-4824

Lincoln Financial Group | LifeKeys

Guidance and support for beneficiaries are also available through Lincoln Financial Group. Grief counseling, financial resources for estate planning, budgeting, investments and access to legal professionals are available through LifeKeys.

For LifeKeys Services
Go toGuidanceResources.com
or call 1-855-891-3684

NEW

Workplace Advantage | Discount Program

Madison County is pleased to offer you a way to save on a wide range of discounts and perks through our Workplace Advantage Discount Marketplace. Workplace Advantage is free, easy to use, and offers a full range of benefits and rewards. Log in to view existing offerings and watch for additional discounts throughout the year. Enroll today for free!

- Hotel Reservations
- Theme Parks and Recreation
- Electronics
- Flight Reservations
- Movie Tickets
- Wellness
- And More!
- Company Code: MADISONAL
- www.WorkingAdvantage.com
- Use email to log in at https://employer.portal.ebgsolutions.com/



TUITION DISCOUNT

Athens State University| Tuition Discount

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.

Overview of Benefits

- 10% Tuition Discount on all classes, including certificates, adult degree completion, and graduate degrees
- Waived application fee
- Complimentary evaluation of previously earned educational credits and training/professional certifications for consideration of transfer credit
- Complimentary access of lab tutors/specialists in Statistics, Math and Writing

Accessing Your Tuition Discount

- Telephone: Call 256-532-3753
- Web: Go to madisoncountyhr.org



RETIREMENT PLANNING

Planning to Retire?

- 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, effective 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.

Retirement

It's never too soon or too late to think about retirement.

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

Learn more at: madisoncountyhr.org/retirement

MADISON COUNTY HR CONTACTS

For general questions or assistance about your eligibility, payroll, life events or registration for open enrollment, contact the Human Resources Department.

Benefit Plan	Department	Phone #	Email
Jennifer Mahan | Director of HR	HR Leadership	(256) 532-6936	jmahan@madisoncountyal.gov
Takesha Blair | Assistant Director of HR	HR Leadership	(256) 532-6969	tblair@madisoncountyal.gov
Beverly Moon | Benefits and Insurance Manager	Benefits, Retirement & Retirees	(256) 532-3753	bmoon@madisoncountyal.gov
Melanie Moore | Recruiting and Onboarding Specialist	Onboarding / Recruiting Team	(256) 532-3354	recruitingteam@madisoncountyal.gov
Sara Roberts | Recruiting and Onboarding Specialist	Onboarding / Recruiting Team	(256) 532-6973	recruitingteam@madisoncountyal.gov
Karen Myhand | HR Generalist	FML, Worker's Comp & Post Accident	(256) 532-6987	kmyhand@madisoncountyal.gov
Gina Scherberger | HRIS Specialist	HR Payroll (New World & Kronos)	(256) 532-3791	gscherberger@madisoncountyal.gov
Jazmin McCainey | HR Generalist	Ethics, DOT, Randoms	(256) 519-2058	jmccainey@madisoncountyal.gov
Hannah Williams | Compensation and Data Analyst	Compensation	(256) 519-8876	compensation@madisoncountyal.gov
Alyse Taylor | HR Training & Communications Specialist	Training & Communication	(256) 532-3520	ataylor1@madisoncountyal.gov
Dylan Montgomery | HR Associate	HR Administration	(256) 532-3616	dmontgomery@madisoncountyal.gov

Madison County HR
Shaping the future together

PROVIDER CONTACTS

For general questions or assistance about your eligibility, payroll, life events or registration for open enrollment, contact the Human Resources Department.

Benefit Plan	Carrier	Phone Number	Website | Email	Mobile App
Medical / Dental Benefits	Blue Cross Blue Shield of Alabama	(800) 321-4391	www.bcbsal.org	N/A
Pharmacy Benefits	Prime Therapeutics (Blue Cross)	(855) 457-0007	www.myprime.com	N/A
Specialty Pharmacy	Accredo Specialty Pharmacy	1-800-803-2523		N/A
Virtual Visits	Doctor On Demand (Blue Cross)	(800) 997-6196	doctorondemand.com	Doctor on Demand
Employee Assistance Program	TELUS (EAP)	(800) 245-1150	TELUSHealth.com/MemberAccess Employer ID: MCA	
2nd Employee Assistance Program	Lincoln Financial Group (EAP)	(888) 628-4824	GuidanceResources.com	GuidanceNow
Flexible Spending Account	Voya	(833) 232-4673	www.voya.com	N/A
Vision Benefits	VSP	(800) 877-7195	www.vsp.com	N/A
Life and Disability Benefits	Lincoln Financial Group	(877) 275-5462	www.lfg.com	N/A
Retirement Benefits	Nationwide	(877) 677-3678	www.nrsforu.com	N/A
Retirement Benefits	RSA	(877) 517-0020	www.rsa-al.gov	N/A
Employee Clinic		(256) 265-0220		
Hinge Health		(855) 902-2777	Hinge.health/lghip-oe	

NOTES



NOTES



This Employee Benefits Guide provides an overview of some of your benefit plan choices. It is for informational purposes only. It is not intended to be an agreement for continued employment, nor is this guide a legal plan document. If there is a disagreement or an ambiguity between this guide and the official plan documents, the provisions of the plan documents will govern.

In addition, the plans described in this guide are subject to change without notice. Continuation of any benefit plan or coverage is at the company's discretion and in accordance with federal and state laws. If you need additional information or have any questions about the benefits program, please contact the Human Resources Department.