

2025

MADISON COUNTY COMMISSION

# BENEFITS GUIDE

2025 EDITION



Madison County **HR**  
Shaping the future together

# 2025 BENEFITS GUIDE

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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.*



# 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 Increase

	2024	2025
Single	\$61.00	\$64.00
Family	\$148.50	\$155.75

### New Prescription Benefit Provider

Prime Therapeutics replaces OptumRX as Local Gov's prescription benefit provider. Prime Therapeutics offers a tiered copay structure for prescription medications, ensuring access to affordable treatments.

#### Tier 1 - *Generics*

Member pays a \$15 copay or the full cost of the medication, whichever is less.

#### Tier 2 & Tier 3 - *Preferred and Non-Preferred 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.



### New Telehealth Provider

Doctor On Demand replaces Teladoc as Local Gov's **FREE** telehealth benefit provider.

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, and you can book appointments with therapists or psychiatrists anytime, even on weekends.

Doctor on Demand guarantees 100% confidentiality in a HIPAA-compliant online environment, offering peace of mind to employees and their dependents.

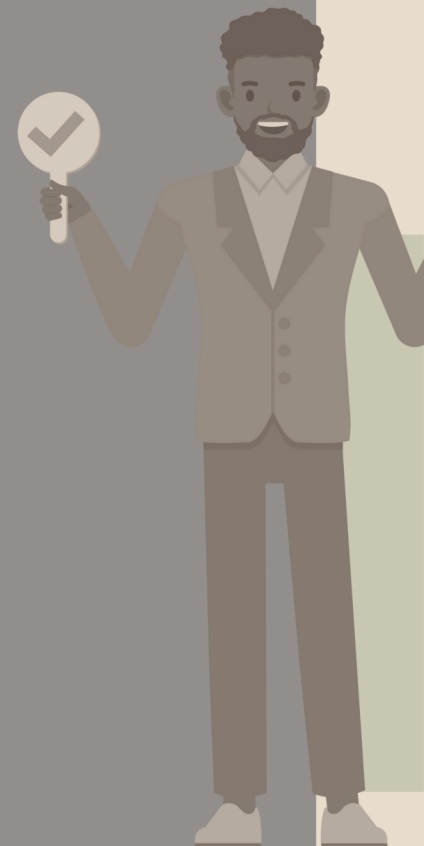


### Health FSA Election Increase

The maximum annual election to a Health Care Flexible Spending Account was raised from **\$3,200 to \$3,300**.

Additionally, the rollover amount has been increased to **\$660** per year. This means any amount left in your Health FSA account below **\$660** in 2025 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 remains at \$5,000 (for other than married and filing separately, per year. \$2,500 max for married and filing separately, per year)



# 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 in the middle of the year.

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.

## Planning to retire in 2025?

- 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.
- After Jan 2018, you must be at least 60 years old, have served 20 continuous years with Madison County, and be enrolled 10 years with Local Gov to maintain Health coverage.

## Save for the future

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:

[madisoncountytshr.org/retirement](http://madisoncountytshr.org/retirement)

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.





# Health

Local Gov provides Blue Cross Blue Shield health, dental, and prescription drug coverage for eligible employees. All eligible employees must enroll or decline by 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

# \$64.00

Bi-Monthly

### Family

Eligible Dependents: Spouse, Child, or Stepchild

Grandchild or Niece/Nephew or Incapacitated dependent over age 25

# \$155.75

Bi-Monthly

## Health Coverage Highlights

### Ambulance

Covered at 80%, subject to the calendar year deductible

### Emergency Room

Covered at 100% if services are provided within **72 hours** of accidental injury

### 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 / 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

## Employee Clinic

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

**(256) 265-0220**

1963 Memorial Pkwy SW, Huntsville, AL 35801

Monday - Friday 7am - 4pm

### Calendar Year Deductible:

\$200

### Annual Out of Pocket Max:

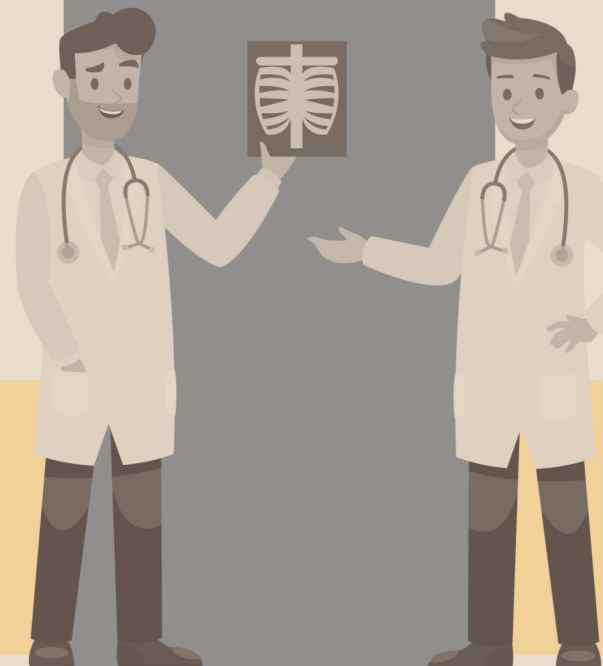
\$9,100 individual / \$18,200 family

### New Pharmacy Benefit, New Insurance Cards:

Be on the lookout for new Blue Cross Blue Shield Insurance cards to be mailed to you soon.

Prime Therapeutics pharmacy benefits will be accessible using your BCBS card!

To ensure your new cards get delivered, ensure your address in the **Employee Portal** is up to date.



# Dental & Prescription Care

Included in the LGHIP Health Plan, the Blue Cross and Blue Shield of Alabama's Dental Network is a statewide dental network. 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**

### 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.

## Accredo Specialty Pharmacy

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 and 600+ nurses, all offering one-on-one counseling. Free standard delivery. 24/7 support.

## What's Covered?

The current Prescription Drug List (Formulary) is available at [www.lghip.org](http://www.lghip.org) and [madisoncountyhr.org](http://madisoncountyhr.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.



# 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

**\$2.88**

Bi-Weekly

### Employee + One

Employee and one single dependent

**\$6.06**

Bi-Weekly

### Family

Employee and eligible dependents

**\$9.27**

Bi-Weekly

## VSP Coverage Highlights

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

Focuses on your eyes and overall wellness

### Lenses - \$20 co-pay / per calendar year

Single vision, lined bifocal, and lined trifocal lenses  
Impact-resistant lenses for dependent children

### Frames - \$20 co-pay / per every other calendar year

\$220 featured frame brands allowance  
\$200 frame allowance  
20% savings on the amount over your allowance  
\$200 Walmart®/Sam's Club® frame allowance  
\$110 Costco® frame allowance

### Contacts (instead of glasses) - \$0 co-pay / as needed

\$120 allowance for contacts and contact lens exam (fitting and evaluation)  
15% savings on a contact lens exam (fitting and evaluation)

Use in-network providers found at [www.vsp.com](http://www.vsp.com)

### 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 .



### Pre-Tax Deductions

For employees enrolling in [Local Gov Health Insurance](#) or [VSP Vision](#) services, pre-taxing will allow the payroll deductions to be taken prior to taxes being withheld.

If you have specific questions about how this would affect your tax situation, we suggest you seek the advice of a tax professional.

Complete the Pre-Tax Election form on the [Madison County HR website](#).



# 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 or if you die in an accident. 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.
- Guaranteed coverage: \$200,000.
- 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.
- Guaranteed coverage: \$50,000.
- 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.

## 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.

## 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 above, 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	



# Lincoln Long-Term Disability & Sick Leave Bank



Madison County offers Long Term Disability from Lincoln Financial. As a full-time employee, you have the option to elect Long Term Disability coverage, and/or enroll in the Sick Leave Bank.

## 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.

## 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 or annual leave within 30 days of completing their 6-month probation or during open enrollment. This donation is permanent, non-refundable, and cannot be reversed, even if participation is canceled.

## Here's what you pay with group rates

This worksheet allows you to approximate your monthly contributions for voluntary long-term disability insurance coverage. Cost of insurance may change in the future due to age and/or coverage amount elected.

Calculation Example		Example	You
Step 1	Enter the monthly rate per \$100 of monthly covered payroll.	\$0.410	
Step 2	Enter your monthly earnings. Divide your annual earnings by 12.	\$2,950	
Step 3	If your monthly earnings are greater than the maximum monthly covered earnings of \$8,333, indicate \$8,333. Otherwise, indicate the amount from Step 2.	\$2,950	
Step 4	Calculate your monthly benefit. Multiply Step 3 by 0.50.	\$1,475	
Step 5	Enter your monthly earnings in increments of \$100 of monthly covered payroll. To calculate, divide the amount in Step 3 by \$100.	29.5	
Step 6	Calculate your monthly cost. Multiply Step 1 by Step 5.	\$12.10	

## Age-banded Rates

Use the table below to calculate how much you pay with group rates.

Age Range	Premium Rate
0 - 29	\$0.140
30 - 34	\$0.240
35 - 39	\$0.410
40 - 44	\$0.620
45 - 49	\$0.860
50 - 54	\$1.120
55 - 59	\$1.430
60 - 64	\$1.190
65 - 69	\$0.930
70+	\$0.820



# Lincoln Short-Term Disability

Comprehensive short-term disability coverage offering financial support for illness, injury, and recovery with flexible benefits



## 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.

## Short-term Disability Age-banded Rates:

Use the table below to calculate how much you pay with group rates.

Age Range	Premium Rate
0 - 24	\$0.330
25-29	\$0.330
30 - 34	\$0.330
35 - 39	\$0.330
40 - 44	\$0.344
45 - 49	\$0.353
50 - 54	\$0.360
55 - 59	\$0.368
60 - 64	\$0.399
65 - 69	\$0.414
70+	\$0.430

## Here's what you pay with group rates

Use the employee voluntary short-term disability premium rate table provided below to calculate your cost and benefit. The following example calculates the bi-weekly cost for a 36-year-old employee with annual earnings of \$35,400.

*Note: The maximum weekly covered earnings are equal to the maximum weekly benefit divided by the benefit percentage*

Calculation Example		Example	You
Step 1	Enter the monthly rate per \$100 of monthly covered payroll.	\$0.410	
Step 2	Enter your monthly earnings. Divide your annual earnings by 12.	\$2,950	
Step 3	If your monthly earnings are greater than the maximum monthly covered earnings of \$8,333, indicate \$8,333. Otherwise, indicate the amount from Step 2.	\$2,950	
Step 4	Calculate your monthly benefit. Multiply Step 3 by 0.50.	\$1,475	
Step 5	Enter your monthly earnings in increments of \$100 of monthly covered payroll. To calculate, divide the amount in Step 3 by \$100.	29.5	
Step 6	Calculate your monthly cost. Multiply Step 1 by Step 5.	\$12.10	



# 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).

### 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

## 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.

### Child Rates:

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

# Voluntary Accident Coverage



## Lincoln Voluntary Accident

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 plan 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.
- Your health assessment benefit will be paid within 24 hours of receiving a completed claim form.
- **\$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.

**Need a new card?**

Contact Voya at (888) 401-3539

**Learn More**

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



### HEALTH CARE



On December 31, up to \$660 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
<b>Annual Allowance: \$3,300</b>	

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
<b>Annual Allowance: \$5,000</b>	



# Health and Wellness Programs

Employees enrolled in Local Gov Health/Dental Insurance can enjoy these wealth of healthy options provided **at no cost!**



Virta Health takes a personalized approach to managing type 2 diabetes, starting with tailored nutrition plans focusing on low-carbohydrate intake. Patients receive continuous remote monitoring via connected devices for tracking health metrics like blood glucose, weight, and ketone levels. Healthcare professionals, including physicians and coaches, offer ongoing support and adjustments to treatment plans, aiming to empower patients to improve metabolic health and potentially reverse type 2 diabetes progression.



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.



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.



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, and 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.

## 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 enrolled in Local Gov Health/Dental Insurance can enjoy these wealth of healthy options provided at no cost!

## Athens State University

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

### 10% TUITION DISCOUNT

On all classes, including certificates, adult degree completion, and graduate degrees, for all employees of Madison County, Alabama and their immediate families. 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.



## Expectant Mother & Child Care

### **Baby Yourself**

BCBS's free maternity management program provides education, support services, and nurse consultations. Provider copays and hospital deductibles are waived for participants

*Enrollment must be before the third trimester*

### **Immunizations and Routine Well Child Visits**

Covered at 100%, no deductible or copay

### **Allergy Testing and Treatment**

Covered at 80%, subject to the calendar year deductible

### **ABA Therapy**

\$14 copay/visit for children on the Autism Spectrum, precertification is required



## Employee EAP

Provided through Behavioral Health Systems, this EAP offers confidential counseling and referral services to 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.



Behavioral Healthcare Programs for Business & Industry Since 1989

### Learn More

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



# Contact information

Below, you will find information for our benefits providers as well as specific benefits available to Madison County Employees.

## **Madison County HR**

(256) 532-3614

[www.madisoncountyhr.org](http://www.madisoncountyhr.org)

## **Local Gov (Local Government Health Insurance Plan)**

(866) 836-9137

[www.lghip.org](http://www.lghip.org)

## **Blue Cross Blue Shield**

(800) 321-4391

[www.bcbsal.org](http://www.bcbsal.org)

## **Behavioral Health Systems (EAP)**

(800) 245-1150

[www.behavioralhealthsystems.com](http://www.behavioralhealthsystems.com)

## **Employee Clinic**

(256) 265-0220

1963 Memorial Pkwy SW, Huntsville, AL 35801

Monday - Friday 7am - 4pm

## **Employees' Retirement System / RSA-1**

(877) 517-0020

[www.rsa-al.gov](http://www.rsa-al.gov)

## **Hinge Health**

(855) 902-2777

[hinge.health/lghip-oe](http://hinge.health/lghip-oe)

## **Lincoln Financial Group (Life / LTD)**

(877) 275-5462

[www.lfg.com](http://www.lfg.com)

## **Nationwide**

(877) 677-3678

[www.nrsforu.com](http://www.nrsforu.com)

## **Prime Therapeutics**

(855) 457-0007

[www.myprime.com](http://www.myprime.com)

## **Doctor On Demand**

(800) 997-6196

[doctorondemand.com/login](http://doctorondemand.com/login)

## **Vision Service Plan (VSP)**

(800) 877-7195

[www.vsp.com](http://www.vsp.com)

## **Voya (FLEX / FSA)**

(833) 232-4673

[www.voya.com](http://www.voya.com)

