

**CITY OF OAK RIDGE**  
**CITY BENEFITS AT A GLANCE**  
(for regular employees working 30 or more hours per week)

*The information below is for informal and general information only. It is not intended as a promise of benefits and should not be relied on for specific situations.*

**MEDICAL INSURANCE** Through the State of Tennessee Benefits Administration, the City offers employees four different plans to choose from: Standard PPO, Premier PPO, Limited PPO and Health Savings CDHP plans. Also employees will need to decide whether they would like Blue Cross Blue Shield of TN or CIGNA Healthcare (LocalPlus or Open Access) to administer their medical plan. In many ways, these plans will cover the same types of services, treatments and products. However, there's an important difference between the options: If you choose the Health Savings CDHP you will need to setup a Health Savings Account (HSA) through PayFlex and must meet your deductible before the plan pays covered expenses.

**LIFE INSURANCE** In addition to \$ 30,000 basic term life and accidental death and dismemberment insurance provided by the City, employees can purchase additional amounts of supplemental life insurance up to \$100,000 for a total of \$130,000 without evidence of medical insurability and up to \$200,000 more with approval of medical underwriting for a total of \$330,000. Also dependent life insurance can be purchased with \$12,000 coverage for a spouse, \$7,500 for each dependent child between 6 months and 19 years (25 years if a full-time student), and \$1,000.00 for children between the age of 14 days and 6 months. For employees only, it also includes a living benefit that allows employees to receive a portion of the insurance amount while they are living if they are diagnosed with a terminal disease. This insurance also provides a Portability and Right to Continue after employment provision.

**FLEXIBLE BENEFITS PROGRAM** This program allows medical insurance premiums, out-of-pocket medical expenses or dependent care expenses to be paid with untaxed money. The government has placed certain restrictions on this program in exchange for the favorable tax treatment. Per IRS regulations, in a Flexible Spending Account (FSA) funds that are left over in this program at the end of the year above the carryover amount will be forfeited. Employees will be automatically enrolled in the Medical Premium program. You may choose not to participate by completing the Opt-Out Election Form.

**RETIREMENT** Employees are required to join the Tennessee Consolidated Retirement System (TCRS). The City has a non-contributory plan, which means the employee is not required to contribute, but the City makes contributions for the employee. Employees have vested rights after 5 years of creditable service. For most employees being vested means eligibility for disability benefits and retirement with full benefits at age 60 or 30 years of TCRS membership. Early retirement at age 55 with five years membership is available with permanently reduced benefits. \*Employees hired after July 1, 2015 will not be eligible to continue medical coverage at retirement.

**DEFERRED COMPENSATION** This program is under Section 457 of the IRS code and administered by the Retirement Corporation Division of the International City Management Association (ICMA). Through payroll deductions, employees may defer for income tax purposes up to 50% of total earnings or a maximum of \$19,000 per calendar year and have several investment options. While payroll deductions can be stopped, an employee cannot borrow against this account or use it for collateral and no deferred money can be withdrawn until the employee leaves the payroll.

**DENTAL – VISION – HEARING CONTRIBUTION** The City will contribute 80% of up to \$1,500 of the out-of-pocket costs for dental services, eye exams, eyewear, and/or hearing devices not covered by medical insurance per employee family per fiscal year, which is a maximum contribution of \$1,200 per employee family per fiscal year (July 1-June 30).

## TIME OFF

**General Leave** – May be used for vacations, scheduled medical procedures or other personal uses and is used in lieu of holiday leave for shift employees in the Police and Fire Departments. Requests for general leave shall be formally requested and shall be submitted and approved prior to taking the leave in accordance with Departmental policies.

**Emergency Leave** – Leave in this bank serves as a short-term disability program and shall be used only for serious illnesses of the employee, family emergencies and funerals for family members.

For new employees general leave accrues at 4.61 hours and emergency at 2.00 hours per pay period the first five years. In lieu of regularly scheduled holidays - **Fire Dept. station based employees** accrue 10.76 hours general and 2.80 hours emergency per pay period the first five years. **Police Dept. patrol shift employees** accrue 7.23 hours general and 2.00 hours emergency per pay period the first five years.

Regular employees must have a minimum of four hundred eighty (480) hours of emergency leave; Fire Department station-based employees must maintain a minimum of six hundred seventy-two (672) hours; and a proportionate share of emergency leave for regular part-time employees. New regular employees will be granted the equivalent of 140 hours of emergency leave the first pay period of employment and fire station-based employees will be granted 196 hours. Once the minimum balance has been reached in the emergency leave bank future hours accrued will transfer to the general leave bank.

**Injury leave** is available to employees unable to work due to job related injuries and provides full pay without the use of general or emergency leave.

**Eleven paid holidays**, New Years Day, Martin Luther King, Jr. Day, Presidents' Day, Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and the Friday after, Christmas Eve and Christmas Day, (or Christmas Day and the Day after). These holidays are included as part of general leave for Fire Dept. station based and Police Dept. patrol shift employees.

**LONG TERM DISABILITY** The City provides at no cost to the employee long term disability insurance (LTD) that provides up to 60% of regular wages when an employee is unable to work due to medical disability after 120 calendar days of disability.

**LONG TERM CARE** Optional benefit for employees and their family members (spouse, child, parents, grandparents, and siblings) at group rates. Employee and family participants are responsible for paying the full cost. Long Term Care (LTC) provides benefits to the employee and to many relatives of the employee who develop cognitive impairment or lose the ability to do any two of six daily living activities (bathing, transferring, dressing, continence, toileting, and eating). Benefits are paid to the insured individual for care in a licensed long-term care facility or for care in the home. Cost is based on age and level of benefit elected.

**DIRECT DEPOSIT OF PAYCHECK** Direct deposit of paychecks is mandatory. Deposit can be made to any financial institution that has Federal Reserve routing information. There are two options available: (1) your entire pay check can be deposited in up to two checking accounts (2) your entire pay check can be deposited to one checking and/or one savings account.