

# Risky Business Newsletter



Your source for timely Benefits & Safety related news | Volume 5, Issue 6

*"Failure is simply the opportunity to begin again, this time more intelligently." - Henry Ford*

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## RSA Tier 1 Benefits For Tier 2 Members

Per the memo from the Director of Finance, Betty Beville, effective October 1, 2020, all Tier 2 employees will have the same retirement benefit structure as Tier 1 employees. The following contribution rates will take effect beginning with the October 9th paycheck:

- Regular Tier 2 Members will contribute 7.5% instead of 6.0%
- Public Safety Tier 2 Members will contribute 8.5% instead of 7.0%

Upon retirement, the benefit will now be 2.0125% of an employee's average final salary per year, as opposed to 1.65% under the original benefit structure.

Questions should be directed to the Payroll Office 334-625-2012.

## AHA Deadline Extension

Thank you to everyone who completed the AHA by the original September 30th deadline. Due to the unfortunate circumstances surrounding the COVID-19 pandemic, the City will allow an extension through **November 30, 2020**. Letters are being hand-mailed to current non-compliant employees.

To be in compliance, you must complete two steps either at CareHere or your own personal doctor.

**Step 1:** Blood draw and vitals/biometrics

**Step 2:** Follow up to go over your results

Employees wishing to use their own doctor must get the 2020 Private Physician form completed and turned into the Benefits office by the new deadline.

Non-compliant employees will be charged \$25.00 per pay period from January 2021 through December 2021.

The 2021 AHA measurement period will be January 1, 2021 - September 30, 2021 to be compliant for the 2022 calendar year. Contact the Benefits office for questions.

## New Employee Orientation

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*New Employee Orientation video is available online. Monthly reminders are sent to department payroll clerks.*

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# City-provided Life Insurance Change

Effective January 1, 2021, the City will no longer provide the Basic Life Insurance coverage (currently through MetLife) for City employees and future retirees. However, the Dependent Life coverage will continue.

There is a possibility of MetLife providing a conversion which allows employees to convert their current basic life coverage to an individual whole life policy. More information about this possibility will be available soon.

Employees are; however, provided a free preretirement death benefit through RSA which is outlined in the table to the right. The RSA Preretirement Designation of Beneficiary form can be found on the Benefit Resources page under Forms & Documents. Beneficiaries can be changed at any time.

Age	Years of Service	Death Benefit
<b>Ineligible to Retire</b>		
Under 60 or 60 and older	Between 1 and 25  Between 1 and 10	Member contributions, total interest earned, plus an amount equal to the member's salary for the prior fiscal year (October 1 - September 30)
Any age	Less than 1 year, death was job-related	Member contributions, total interest earned, plus an amount equal to the member's salary at time of death
Any age	Less than 1 year, death was not job-related	Member contributions, total interest earned, plus an amount matching the contributions and interest but limited to a maximum of \$5,000
<b>Eligible to Retire or 25 Years of Service</b>		
Any age or 60 and older	25 or more  10 or more	<p style="text-align: center;"><i>Choice of:</i></p> <p>1. Option 3 monthly benefit (50% of member's retirement benefit) to the spouse or beneficiary (this choice is not available for multiple beneficiaries)</p> <p style="text-align: center;"><i>Or</i></p> <p>2. Member contributions, total interest earned, plus an amount equal to the member's salary for the prior fiscal year (October 1 - September 30)</p>

## Medicare... What Should I Know?

*This section only pertains to employees and their spouses, age 65 and older, insured on the City's Health Plan.*

During this time of the year, Medicare-eligible members are receiving information about Medicare coverage for the upcoming Medicare Open Enrollment period. We have gathered a few popular questions to help you understand your options.

### **What is Medicare?**

Medicare is health insurance for 1) People 65 or older, 2) Under 65 with certain disabilities, 3) People of any age with End-Stage Renal Disease.

Medicare Part A (Hospital Insurance) helps pay for inpatient care in a hospital or limited time at a skilled nursing facility.

Medicare Part B (Medical Insurance) helps pay for services from doctors and other health care providers, outpatient, home health, and some preventive services.

Medicare Part D (Prescription Drug Coverage) helps cover the cost of prescription drugs.

### ***Do I Need Medicare If I'm Employed?***

Once you turn 65, you are eligible for Parts A and B. We generally suggest enrolling in Part A once eligible because it is free for most people. However, there is a cost to have Medicare Part B.

Typically you will not need Part B if you are enrolled in the City's health plan since the City is your Primary coverage. Enrolling in Part B will cause you to pay a premium to Medicare which will pay claims on a Secondary basis to the City's health plan. This option is strictly up to you as it may benefit some members to have Secondary coverage through Medicare.

### ***Will I Be Penalized If I Do Not Enroll When I First Become Eligible?***

You will not be penalized as long as you are actively employed and covered under the City's health plan.

### ***I Am Already 65 or Older, When Should I Enroll?***

If you are already age 65 or older and thinking about retiring, it is a good idea to begin enrolling in Medicare Part B at least two months before your retirement. This will ensure you do not miss the Medicare Special Enrollment deadline and ensures you continue to receive full coverage for

health claims after retirement.

### ***What Happens If I Don't Enroll In Part B As A Retiree?***

After retirement, if you are 65 or older, the City's health plan will only pay claims on a Secondary basis to Medicare Part B. This means if you are not enrolled in Medicare Part B, Blue Cross will only pay as if you do which is typically 20% of your total claim costs. You will be responsible for paying the remaining 80% out of your pocket. You must provide the Benefits Office with a copy of your Medicare card as soon as you receive it.

### ***What About Medicare Part D?***

The City does not require employees or retirees to enroll in a Medicare Part D plan because the coverage through our plan is considered creditable coverage. Creditable coverage means that the coverage is expected to pay on average as much as the standard Medicare prescription drug coverage.

Members that do enroll in Part D: As an employee, Part D will be Secondary to the City's plan. As a retiree, Part D will be Primary.

The annual Creditable Drug Coverage Notice can be found on the Benefit Resources page under Forms and Documents.



# DEFERRED COMPENSATION PROGRAM

# rsa-1



www.rsa-al.gov • email: rsainfo@rsa-al.gov • Ph: 877.517.0020

## What I Wish I Had Known Sooner

By Rhonda H. Peters, Director of RSA-1

In all of my years working at the RSA, I have NEVER heard a member say, “I wish I had not joined RSA-1.” What I do hear them say is, “I wish I had known about this sooner” or “No one told me about it until later in my career.”

One of the most important reasons many do join RSA-1 sooner rather than later is the **power of compounding interest**.

Would you like to have \$100,000 when you retire? By starting at age 25 and contributing \$100 per month to a tax-deferred retirement plan, such as RSA-1, you will have accumulated \$100,451 by the time you are age 55\*. Investing your money in stocks or bonds is not something you can do and get rich quick; rather, your funds build over time through the power of compounding interest.

Rates of return are posted on the average daily balance, so the longer you have an account, the more your average daily balance includes prior interest earned. By committing to a savings plan early, you can contribute less but save more.

Below are two examples of **actual** RSA-1 member accounts that the member began contributing early in their career, then gradually increased their contributions over time.

<b>Time Period: 23 years from 1995 – 2018</b>
Total contributions: \$54,025
Total interest earned: \$49,962
<b>Account Balance as of August 2018: \$103,987</b>

<b>Time Period: 24 years from 1986 – 2010</b>
Total contributions: \$163,000
Total Interest earned: \$394,516
<b>Account Balance as of August 2018: \$557,516</b>

Maybe you feel like you could never contribute that amount of money. You will never know if you don't ever start saving. If you are already a member, this is the perfect opportunity to increase your deferral amount.

RSA-1 is a free benefit to all active public employees (state, local, and education employees) and does not charge its members any fees! If you are interested in starting your RSA-1 Deferred Compensation savings today, contact the RSA at 877.517.0020 and ask for an RSA-1 Representative or speak with your HR/Payroll Officer.

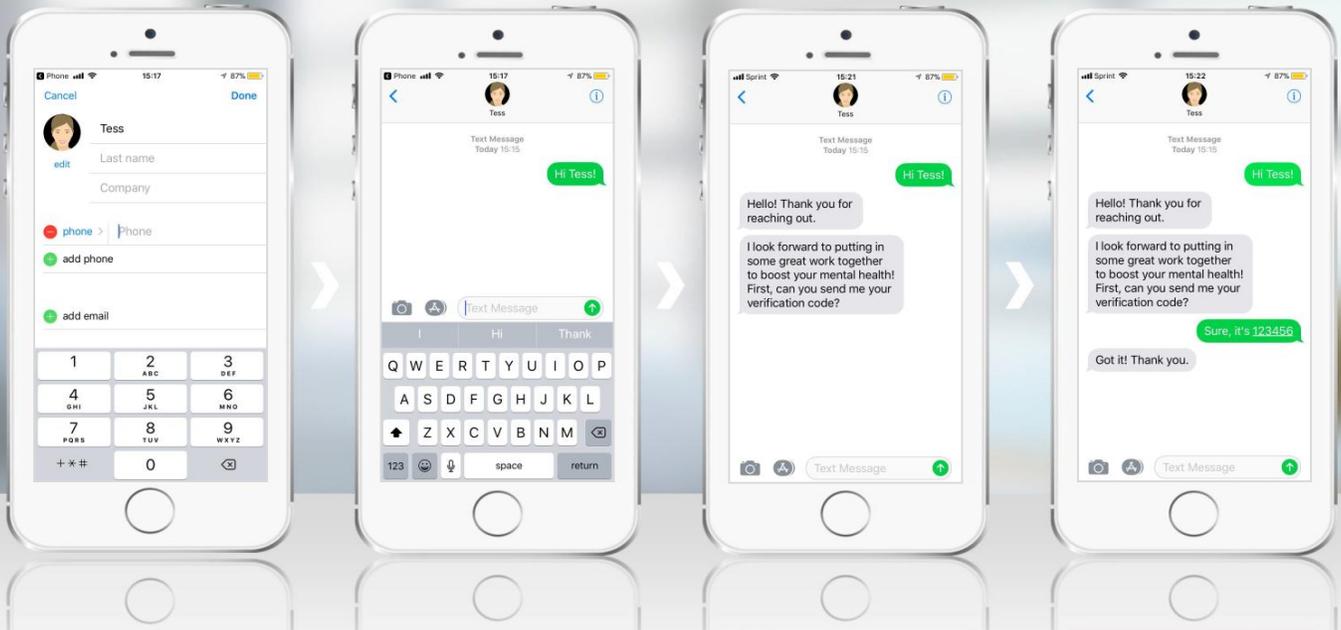
*\* This example assumes a 6% rate of return and is only an example, not a guarantee of how any RSA-1 investment options will perform in the future.*

**[Click to view the RSA-1 Overview video.](#)**

Or visit [www.vimeo.com/439365740](http://www.vimeo.com/439365740)

**For more information:**  
<https://www.rsa-al.gov/>  
Phone: 334.517.7000

## 24/7 Wellbeing Support with Tess



## Introducing Tess – Your Wellness Chatbot

American Behavioral is excited to announce an innovative addition to your current Employee Assistance Program (EAP) benefits. Say Hello to Tess, your wellness chatbot!



**Who is Tess?** A mental health chatbot (artificial intelligence) that provides emotional support and check-ins to boost your wellness. Tess is available 24/7 to talk at your convenience whenever and wherever you need.

Wellbeing support when and where you need it.

- Chat with Tess for unbiased emotional support the moment you need it most.
- Build resilience and self-awareness by practicing coping skills at your convenience.

Emotional support that is tailored to your needs.

- Tess uses reminders and check-ins to reinforce use of skills learned in previous conversations.
- The more you chat with Tess, the more she will get to know your needs and preferences in order to deliver personalized support.
- Tess provides resources relevant to your needs.

Confidential and secure

- Tess meets HIPAA requirements to protect your privacy.

To connect with Tess, text “AB” to (650) 825 – 9634



# Online Benefit Change Instructions

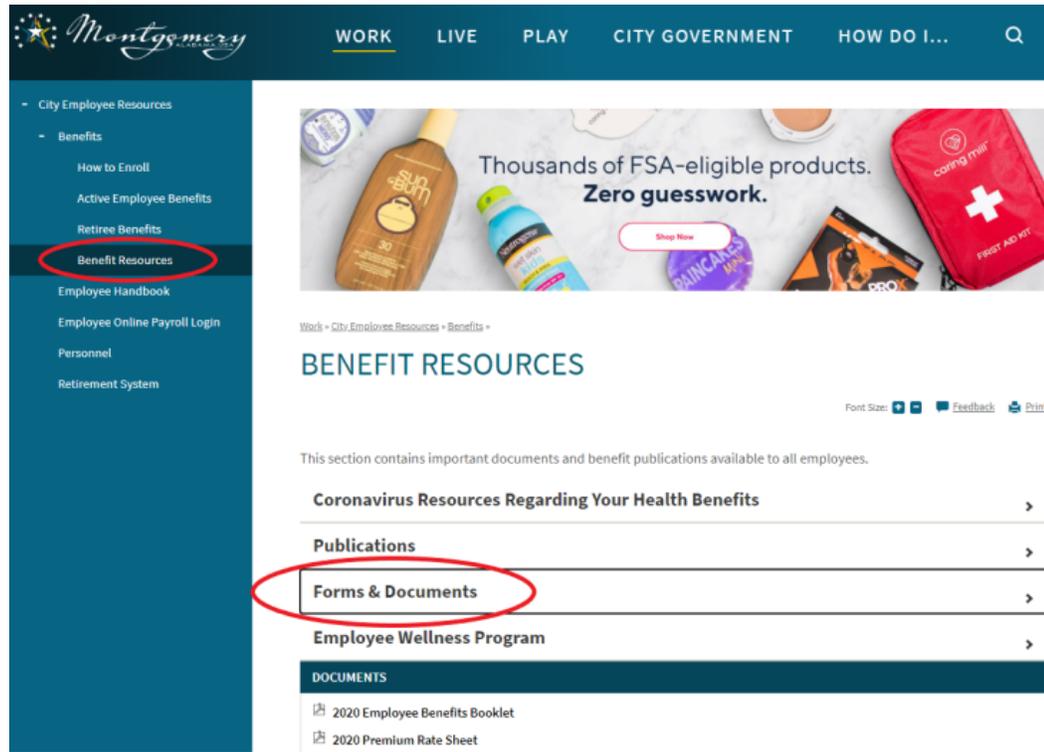
\* Visit [www.montgomeryal.gov](http://www.montgomeryal.gov) \* Click **City Employees** at the top \* Click **Benefits** on the left-hand side \* Click **Benefit Resources**

Employees needing to make changes to their benefits will need to complete the appropriate forms on the Benefits webpage and either e-mail, fax, or hand-mail forms to the Benefits Office.

Changes can only be made within 30 days of a qualifying event: Marriage/Divorce, Birth/Adoption of a Child, Death, and Loss/Gain of Coverage.

Forms for the following benefits can be completed on the webpage - *Group Health Plan, Vision Plan, Flexible Spending Accounts, Colonial Life, Aflac, Liberty National, and Dependent Life.*

Other forms available online are the Life Insurance Beneficiary, AHA Private Physician, Tobacco Attestation, and Prescription Prior Authorization and Drug Claim forms.



<u>Life Event</u>	<u>What You Need</u>
Marriage or Divorce	Marriage License or Divorce Decree
Birth or Adoption	Birth Certificate or Adoption Records
Death of a Dependent	Death Certificate
Loss or Gain of Other	Proof of Coverage Letter Showing Coverage

## *Employee Group Health Plan Enrollment/Change Form*

**Enroll** - Select New Contract as the Nature of Application.

**Adding Dependents** - Select Add Dependent as the Nature of Application. All current dependents should be included on the form in addition to the new dependent.

**Removing Dependents** - Select Remove Dependent as the Nature of Application. Do not include the dependent you are removing on the form.

**Changing Plans** - Select Plan Change as the Nature of Application. Select which medical plan you wish to transfer to.

The Effective Date will be the date of the qualifying event.

## *Vision Enrollment/Change Form*

Select the reason for the application at the top-right corner. The Effective Date will be the 1st of the month following receipt of your form.

## *FSA Qualifying Event Change Form*

Select the Qualifying Event for your change.

Select the Type of Change Requested.

Calculate Your New Election by dividing the total annual amount by the remaining paychecks until September 30, 2021. *Example: \$1,000 annual election beginning November 1st has 24 remaining paychecks. Your new pay period amount is \$41.67.*

The Effective Date will be the 1st of the month following receipt of your form.



CareHere! 

**IT'S WORTH  
A SHOT**

Get a FLU VACCINE at **NO COST TO YOU.**

**Appointments are required. | Schedule yours today!**

Flu vaccines do not protect against COVID-19 illness.

# CITY OF MONTGOMERY

**October 16**  
7:30 AM - 12:30 PM  
1:30 PM - 5:30 PM

**October 23**  
7:30 AM - 12:30 PM  
1:30 PM - 5:30 PM

**October 30**  
7:30 AM - 12:30 PM  
1:30 PM - 5:30 PM

**310 S Hull Street | Montgomery, AL**

**Protect yourself this flu season. | Please take advantage of this benefit.**  
CareHere will be practicing current guidelines for disinfecting between patients & social distancing.

 **MASK REQUIRED**

**877.423.1330 | CareHere.com | CareHere App**

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# Today's Challenge

**Take 10 minutes to tidy up your desk, kitchen table, or countertop.**

A chronically chaotic or disorganized space makes it harder to do everyday tasks, making you feel like you're always running behind. Simply cleaning one small physical space can help clear mental space, allowing you to do things more efficiently.

Source: *Wellness Blog Newsletter*

# Good To Know

## *Workers' Compensation*

If an injured employee refuses to comply with reasonable request for examination, refuses to accept physical rehabilitation which the employer elects to furnish, or refuses to comply with the treatment plan or regimen ordered by the treating physician, the employee's right to compensation shall be suspended and no compensation shall be payable for the period of the refusal or non-compliance.

Contact the Workers' Compensation office for questions at 334-625-2015.

# Fruits and Vegetables

Source: [AlabamaBlue.com/myBlueWellness](http://AlabamaBlue.com/myBlueWellness)

Fruits and vegetables provide vitamins, minerals, fiber and other nutrients that can help lower your risk for diseases like high blood pressure, diabetes, heart disease, stroke and certain types of cancer.

If you're not getting enough fruits and vegetables in your diet, use these tips to help your body get what it needs:

- **Place fruit in a convenient place.**

A bowl on your kitchen table or counter is handy. Grab a piece on the go!

- **Get Juiced.**

At break time, drink fruit juice instead of coffee, tea or soda.

- **Desk Stash.**

Keep a package of dried fruit or raw vegetables handy at work for easy snacking.

- **Sneak in your Veggies.**

Add fruits and vegetables to other dishes. Consider adding a serving of raisins or bananas to your cereal or pancakes. Or you could add a serving of carrots or bell peppers to your salad or pizza.

- **Make a Sub *YOUR* Way.**

Add veggies like lettuce, tomatoes, pickles and onions to your sandwich.



Servings A Day

## How much is a serving?

FRUITS	VEGGIES
 1 apple	 1 cup cooked leafy greens
 1 orange	 2 cups raw leafy greens
 ½ cup 100% juice	 1 cup green beans
 1 pear	 10 broccoli florets
 1 cup watermelon	 1 cup tomato
 ½ cup diced fruit	 12 baby carrots
 ½ cup berries	 1 bell pepper
 ¼ cup dried fruit	 ½ cup cooked squash