



Benefits at a Glance

2022 - 2023

Products Offered

- Medical • Prescription Drug Program • Dental • Vision • Basic Life and AD&D • Voluntary Life and AD&D • STD • LTD • ACG Retirement Plan • PTO Leave • Catastrophic Leave • Bereavement Leave • County Holidays •

Medical - Cigna	OAP High \$1,000	OAP Mid \$2,000	OAP Low \$3,000
	In-Network	In-Network	In-Network
Coinsurance (Member pays)	0%	0%	0%
Calendar Year Deductible			
- Individual	\$1,000	\$2,000	\$3,000
- Family	\$2,000	\$4,000	\$6,000
Out-of-Pocket Maximum <i>(Includes Deductible and Copays)</i>			
- Individual	\$7,900	\$7,900	\$7,900
- Family	\$15,800	\$15,800	\$15,800
Office Visit			
- Primary*	\$30 Copay	\$30 Copay	\$30 Copay
- Chiropractic, Speech, and Occupational Therapy	\$30 Copay	\$30 Copay	\$30 Copay
- Specialist	\$60 Copay	\$60 Copay	\$60 Copay
Preventive Visits	100% Covered	100% Covered	100% Covered
Inpatient Services	Deductible	Deductible	Deductible
Outpatient Services	Deductible	Deductible	Deductible
Emergency Room Services	\$200 Copay (waived if admitted)	\$200 Copay (waived if admitted)	\$200 Copay (waived if admitted)
Urgent Care	\$75 Copay	\$75 Copay	\$75 Copay
Telemedicine (MDLIVE)	\$0 Copay	\$0 Copay	\$0 Copay
Lifetime Maximum Benefits	Unlimited	Unlimited	Unlimited
Prescription Drugs			
Retail (30 Day Supply)	OAP High \$1,000	OAP Mid \$2,000	OAP Low \$3,000
Tier 1	\$15 Copay	\$15 Copay	\$15 Copay
Tier 2	\$30 Copay	\$30 Copay	\$30 Copay
Tier 3	\$60 Copay	\$60 Copay	\$60 Copay
Mail Order (90 Day Supply)	3x Retail Copay for applicable tier	3x Retail Copay for applicable tier	3x Retail Copay for applicable tier
Employee Rates (Semi-Monthly)	OAP High \$1,000	OAP Mid \$2,000	OAP Low \$3,000
Employee	\$30.42	\$9.48	\$5.00
Employee + 1	\$244.01	\$206.10	\$179.61
Family	\$299.33	\$257.86	\$228.88

There is a 60-Day waiting period from 1st of month after hired. Example: If hired July 1st, waiting period begins July 1st, making insurance effective Sept. 1st. If hired after the 1st, waiting period begins the following month. Example: If hire date is July 3rd, waiting period begins Aug. 1st, making insurance effective Oct. 1st. Employee costs shown in this document are per bi-weekly pay period. There are 26 pay periods in a year, these deductions are over 24 pay periods (there are 2 pay periods per year with no benefit deductions). Morgan County offers an opt-out benefit of \$2,500 if employee has medical coverage elsewhere. This benefit is divided over 26 pay periods and carries the same 60-day waiting period as outlined above.

ACCG Retirement Plan

Defined Contribution: 3% mandatory contribution from employee matched by County.

Additional voluntary contribution of 2% will be matched by County at 4%. Vested after 5 years. Retirement Age: 65.

County Holidays (11 Days)

New Year's Day, MLK, Jr. Day, Good Friday, Memorial Day, Independence Day, Labor Day, Veterans Day, Thanksgiving Day, Day after Thanksgiving, Christmas Eve, and Christmas Day.

Dental – Cigna	Base Plan In-Network
Annual Deductible	
Individual	\$50
Family	\$150
Preventive Services	
Oral examinations, x-rays, dental prophylaxis, fluoride treatments	0%
Basic	
Simple extractions, fillings, etc.	20%
Major	
Crowns, inlays, onlays, root canal, full dentures, etc.	50%
Annual Plan Maximum	\$1,000
Employee Rates (Semi-Monthly)	
Employee	\$16.38
Employee + 1	\$32.23
Family	\$48.11
Long Term Disability (LTD) – Cigna	
Monthly Benefit Percentage	60%
Maximum Monthly Benefit	\$6,000
Benefit Waiting Period	90 Days
Maximum Benefit Period	SSNRA
Contains a 3 month Survivor Benefit	
100% Employee Paid	
PTO Leave and Catastrophic Leave	
See attached PTO and catastrophic policy. Policy can also be found in employee handbook beginning on page 13.	
PTO accrual rates are different for full-time regular employees, 24-hour fire personnel, and directors/managers.	

Bereavement Leave
• Three (3) days per year for death of an immediate family member.

Vision – Cigna	In-Network	Out-of-Network
Exam	\$10 Copay	Reimbursement up to \$45
Eyeglasses		
Single	\$20 Copay	Reimbursement up to \$32
Bifocal	\$20 Copay	Reimbursement up to \$55
Trifocal	\$20 Copay	Reimbursement up to \$65
Frames	\$20 Copay + \$130 Allowance	Reimbursement up to \$71
Contact Lenses	\$130 Allowance	Reimbursement up to \$105
Frequency		
Exams/Lenses/Frames/Contact Lenses		12 / 12 / 24 / 12

Employee Rates (Semi-Monthly)	
Employee	\$2.86
Employee + 1	\$5.47
Family	\$8.90

Voluntary Life and AD&D – Cigna	
Employee	\$1,000 Increments to a maximum of 5x earnings or \$300,000
Guarantee Issue	\$150,000
Spouse	\$5,000 Increments to a maximum of 100% of EE amount up to \$150,000
Guarantee Issue	\$25,000
Child	Increments of \$2,500, maximum \$10,000
Reduction Schedule	65% @ 70 40% @ 75 25% @ 80

Short Term Disability (STD) – Cigna	
Weekly Benefit Percentage	60%
Maximum Weekly Benefit	\$1,000
Benefit Waiting Period	14 Days
Maximum Benefit Period	11 Weeks
100% Employee Paid	

Basic Life and AD&D – Cigna	
Term Life and AD&D Coverage:	\$50,000
Reduction Schedule:	65% @ 70 40% @ 75 25% @ 80

Coverage provided at no cost to all full-time employees.

Contact Information



OneDigital Client Advocate
Carole Forler
 Ph: 404.846.3177
 Toll free: 800.304.6157
cforler@onedigital.com

Medical, Dental, Vision – Cigna
Member Services: 1.866.494.2111
Pharmacy Services: 1.800.285.4812
Telehealth (MDLIVE): 1.888.726.3171
www.mycigna.com

Life and Disability – Cigna
Member Services: 1.800.331.9548
Email: CGIClientService@cigna.com





**MORGAN COUNTY BOARD OF COMMISSIONERS
POLICIES AND PROCEDURES**

SUBJECT: PERSONAL TIME OFF

POLICY NUMBER:

**NO. OF
PAGES: 3**

Policy Section:

EFFECTIVE DATE:


REVISION DATE:

Personal Time Off (PTO): It is the policy of the Morgan County Board of Commissioners to afford employees paid time off to be used when the employee is absent from work due to employee (or someone whom the employee is providing care) sickness or medical needs, vacation, appointments, or any other personal purpose(s) or reason(s) that requires or results in the employee being absent from work when otherwise scheduled to be there.

- A. **Eligibility:** All full-time employees in the personnel system shall be entitled to earn and accrue paid Personal Time Off (PTO). Part -Time, probationary, temporary, and seasonal workers are not eligible for annual leave.
- B. **Accruals:** January through December is the Personal Time Off accrual period. Eligible Employees accrue Personal Time Off each month based on the total years of current credible service. Employees begin accruing Personal Time Off from the date of hire. Accruals are posted on the last regular payroll of each month.
- C. **Usage:** Employees shall utilize PTO when the employee is absent from scheduled work due to employee: (1) sickness (or sickness of someone whom the employee is providing care); (2) vacation; (3) appointments; and/or (4) any other personal purpose or reason that requires or results in the employee being absent from work when otherwise scheduled to be there. Employees will be charged for PTO leave for absences only on days when such employee would otherwise work and receive pay. When the employee is granted time off for sickness, vacation, or any other personal reasons beyond his/her available PTO balances, the additional requested hours will be charged to leave without pay (upon approval by the Department Head) or to accrued Catastrophic Leave, if applicable. No PTO leave will be charged on days when the employee is not scheduled to work (e.g., weekends, paid holidays, any other non-workdays established by the Board of Commissioners).
- D. Regular Full Time Employees accrue Personal Time Off as follows:

Years of Service	Accrual Per Month	Days Per Year @ 8 Hours
Hire Date-5	12 hours/month	18 days/year
6-10	14 hours/month	21 days/year
11-15	16 hours/month	24 days/year
16-20	18 hours/month	27 days/year
21+	20 hours/month	30 days/year

- E. **Directors and Managers:** County Manager, Asst. County Manager, Department Directors, and the County Clerk shall accrue leave per the following schedule:

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Years of Service	Accrual Per Month	Days Per Year @ 8 Hours
Hire Date-20	18 hours/month	27 days/year
21+	20 hours/month	30 days/year

F. Twenty-four (24) hour fire personnel shall accrue Personal Time Off at 150% of the normal rate based on years of service. Eligible employees will accrue leave per the following schedule:

Years of Service	Accrual Per Month	Days Per Year @ 24 Hours
Hire Date-5	18 hours/month	9 days/year
6-10	21 hours/month	10.5 days/year
11-15	24 hours/month	12 days/year
16-20	27 hours/month	13.5 days/year
21+	30 hours/month	15 days/year

G. Contract Employees: Contract Employees will receive Personal Time Off in accordance with the terms of his/her contract, if applicable.

H. Excess Personal Time Off Annual Contributions:

- i. Employees are encouraged to use at least eighty (80) hours Personal Time Off during the calendar year.
- ii. Employees will be eligible to roll the balance of excess PTO leave at the end of the calendar year to his/her personal Catastrophic Leave balance at the beginning of the succeeding calendar year. Employees may carry up to a total of 1,040 hours of Catastrophic Leave.

I. Request for Leave: Any Regular Full-time Employee must request scheduled PTO leave from his/her supervisor with approval from the Department Head in advance of the date to be used. Failure to receive prior PTO approval for vacation or other types of planned absences, or PTO approval for emergencies or other unexpected events within thirty (30) minutes after the beginning of the workday, may result in denial of compensation for the absence and/or disciplinary action. Employees shall report an absence from work due to unexpected illness or disability prior to the employee's scheduled work time, if possible; provided, however, if advance notice is not possible, the absence is to be reported by the employee within thirty (30) minutes after the time that work is scheduled to begin. Department heads may require employees to report illness two (2) hours prior to beginning a shift as department policy.

J. Terminated Employee Personal Time Off Compensation: A Regular Full-time Employee, who resigns or whose employment is terminated, will be compensated for his/her unused Personal Time Off up to 350 hours on his/her final pay period if notification of the separation is received by Human Resources prior to the end of the terminated employee's last pay period. Employees, who are terminated for cause, or for failure to return County owned equipment or property, or for other policy violations considered unacceptable by the County, may not be eligible to be compensated for unused Personal Time Off. Exceptions must be approved by the Department Head, Human Resources Director, or County Manager.



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- K. Non-eligible Employee: Part-Time, temporary, and seasonal employees are not considered to be a Regular Full-time Employee and are not entitled to any payment for Personal Time Off because such person accrues no Personal Time Off.

- L. Transfers: If an Employee transfers from one County department to another, the accumulated Personal Time Off shall also transfer.

- M. Exceptions: Probationary employees may be allowed to use Personal Time Off accruals prior to completion of his/her probationary period. Approval of exceptions to the policy are at the discretion of the Department Head, however, the Human Resources Director must be advised of the exception or terms of the special arrangement.

- N. General Information:
 - i. Personal Time Off earned by a Regular Full-time Employee may not be transferred among Employees. Exceptions to such policy may be made under the provisions and guidelines of a Medical Leave Sharing Policy, if one is adopted by the Board of Commissioners.

 - ii. Personal Time Off will not accrue while a Regular Full-time Employee is on leave of absence without pay.

 - iii. Paid holidays that occur during periods of Personal Time Off are not charged to the employee Personal Time Off balance.

 - iv. It is recommended that a Department Head and the next ranking Department Manager not take Personal Time Off at the same time.



**MORGAN COUNTY BOARD OF COMMISSIONERS
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SUBJECT: CATASTROPHIC LEAVE

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Catastrophic Leave: It is the policy to grant Catastrophic Leave with pay to eligible Regular Full-Time Employees in accordance with these policy guidelines. Part-Time, probationary, temporary, and seasonal workers are not eligible for Catastrophic Leave. The Catastrophic Leave program allows salary and benefits continuation under the provisions of this section for eligible employees who are experiencing a Catastrophic Condition. The catastrophic condition may be for the employee or that of an immediate family member for whom the employee is the primary caregiver.

- A. Accrual: Regular Full-Time Employees may accrue Catastrophic Leave up to a maximum of 1,040 hours.
- B. Excess PTO Leave: Employees who have excess Personal Time Off (PTO) Leave at the end of each calendar year will have the excess leave placed in his or her personal Catastrophic Leave account at the beginning of each new calendar year, in accordance with the Personal Time Off Policy.
- C. Continuous Usage: Accrued Catastrophic Leave may be used to take paid time off from scheduled work due to a Catastrophic Condition of the employee or an employee's immediate family member (for whom the employee is the primary caregiver). Catastrophic Leave shall coincide and run concurrently with Family Medical Leave (FMLA), provided the leave is eligible for and has been designated as FMLA. An employee must apply for and be approved for Catastrophic Leave by the Human Resources Director prior to being eligible for the use of Catastrophic Leave. Catastrophic Leave shall be for a single continuous period of time unless it is recertified upon application for an additional period. Determinations of whether a medical condition is a Catastrophic Condition will be based on the information that the Human Resources Department receives from the employee's or family members health care provider. If an employee has no available PTO and is not on approved FMLA Leave, employee may request use of Catastrophic Leave only with pre-approval from the Human Resources Director, otherwise the use of Catastrophic Leave is only allowable while on approved FMLA.
- D. Leave Request:
 - i. To request Catastrophic Leave, an employee (or individual acting on the employee's behalf) must complete and submit an Application for Catastrophic Leave Program to the employee's immediate supervisor. The immediate supervisor must verify that the employee meets the non-medical criteria listed on the application form. If the application meets the required criteria, the application is forwarded to the Human Resources Department.
 - ii. The application must include an estimate of the number of hours of catastrophic leave needed, not to exceed 1040 hours of continuous leave for full-time employees. The Human Resources Director may grant a lesser number of hours than initially requested, depending on the situation and information received. Applications for recertification of Catastrophic Leave may be made for additional Catastrophic Leave, up to the maximums provided in subsection G. below. The County reserves the right to request periodic updates or other medical information as needed.



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- iii. Employees with a terminal disease may be approved for up to the maximum leave coverage without having to recertify.
- iv. Employees who use Catastrophic Leave on a continuous basis shall submit medical status reports from the attending physician to his or her immediate supervisor during the course of Catastrophic Leave absences. The report must be provided at a minimum every thirty (30) days and must provide a prognosis and tentative date of return to work.
- v. Employees who use Catastrophic Leave on a continuous basis must be cleared to return to work and must provide a return-to-work statement from the attending physician indicating he/she is able to perform the essential functions of his or her position, with or without restrictions or limitations. If returning with limitations, the employee should request accommodation and must be able to perform the essential functions of the position. The statement must be presented to the immediate Supervisor, Department Manager, and the Human Resources Department prior to his or her return to work after a personal illness or injury.
- vi. No Catastrophic Leave will be granted to an eligible Employee in excess of the amount accrued and available to such employee.
- vii. All Catastrophic Leave received by an employee under this policy will count towards the employee's Family Medical Leave entitlement, if the employee is also eligible for Family Medical Leave. In the event that Catastrophic Leave is denied or exhausted and an employee is not released to work, an employee may still be eligible for medical leave without pay or unpaid time under Family Medical Leave.
- viii. Accrued Personal Time Off and Catastrophic Leave, if applicable, must be taken and exhausted before an Employee takes leave of absence without pay for medical reasons.
- ix. All Employee medical documentation will be maintained in a confidential medical file secured in the Human Resources Department.

E. Maximum Leave Coverage:

- i. Maximum Catastrophic Leave will be 1040 hours per twelve (12) month period. Catastrophic leave will terminate when the maximum hours are reached.
- ii. An employee may not receive Catastrophic Leave for more than twelve (12) weeks per twelve (12) month period.
- iii. The twelve (12) month period for purposes of Catastrophic Leave will be a rolling twelve (12) month period, measured backward from the date an employee uses any Catastrophic Leave under this policy. Each time an employee takes Catastrophic Leave, Morgan County will compute the amount of leave the employee has taken under this policy in the last twelve (12) months and subtract it from the available leave. The balance remaining is the amount the employee is entitled to take at that time, not to exceed the maximum leave amounts set forth above in this subsection.



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- F. Payment of Leave: An employee's pay for the hours withdrawn from the Catastrophic Leave balance will be based on the employee's regular rate of pay. Existing payroll deductions including benefit premiums will continue to occur.

- G. Department Responsibility: It is the responsibility of each Department Manager or designated Supervisor to ensure the provisions of this policy are observed. Corrective action should be taken in instances of suspected abuses or misinterpretation of the utilization of Catastrophic Leave. The Department Manager will ensure that use of Catastrophic Leave is recorded on the employee time sheet.

- H. Leave Forfeiture: Unused accrued Catastrophic Leave shall be forfeited upon separation of employment.

- I. FMLA: The use of Catastrophic Leave does not affect or extend an employee's right or eligibility to Family and Medical Leave (FMLA). Catastrophic Leave taken will be concurrently charged as FMLA leave as long as the employee meets the eligibility requirements for same and the leave has been designated as Family Medical Leave.

- J. Catastrophic Leave Program Limitations:
 - i. The County's Catastrophic Leave program shall not be construed to give any employee a right or entitlement to the receipt and/or unrestricted use of Catastrophic Leave.

 - ii. The County may, at any time, deny the Catastrophic Leave application of any employee if the County determines, in its sole discretion, that the County's needs require the employee's position be filled or that the requested leave would not otherwise be in the best interest of the County.

 - iii. This program should not be construed to restrict the County from imposing work rules, requirements for use of leave, or reporting while away from work.

 - iv. To the extent this Catastrophic Leave program conflicts with any other provision of Morgan County's policies, the County Code, or State or Federal law, then this program's provisions shall not be controlling.