



# CITY OF PINE BLUFF

DEPARTMENT OF HUMAN RESOURCES

200 East 8<sup>th</sup> Avenue, Suite 104

Pine Bluff, Arkansas 71601

(870) 730-2038 Fax (870) 730-2157

## City of Pine Bluff

### 2023 Employee Benefits Summary

#### Health Benefits

##### Medical Insurance

**United Health Care** is the health insurance provider for the City of Pine Bluff. New employees become eligible for benefits the **first** day of the month following **30 days** of employment. **If the employee does not elect coverage at this time, the employee will have to wait until open enrollment, which is at the end of each year.**

The co-pays are **\$25.00** for regular visits and **\$50.00** for Specialists.

| Coverage | Deductible | Amount per Pay Period |
|----------|------------|-----------------------|
| Single   | \$2000     | \$43.03               |
| Family   | \$4000     | \$219.83              |

The City also gives employees an option to enroll in a **High Deductible Health Plan/Health Savings Account (HDHP/HSA)**.

Basically, with this plan, the annual deductible must be met before plan benefits are paid for services other than in-network preventative care services, which are fully covered. The deductible for single coverage is \$2000 and family is \$4000. Once your out-of-pocket (**same amount as deductible**) is **met from covered services from in-network providers, including deductibles, copayments and coinsurance, the plan pays 100% of the allowable amount for the remainder of the calendar year.**

#### **You are eligible for HSA if you are:**

- **Not covered by another health plan (including a spouse's health plan);**
- **Not enrolled in Medicare;**
- **Not in receipt of VA or Indian Health Service medical benefits within the last three months.**

| Coverage | Deductible/Out of Pocket | Amount per Pay Period |
|----------|--------------------------|-----------------------|
| Single   | \$2000                   | \$0.00                |
| Family   | \$4000                   | \$135.00              |



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## **Dental Insurance**

*Delta Dental* is the dental insurance provider for the City of Pine Bluff. New employees become eligible for benefits the first day of the month following 30 days of employment. **If the employee does not elect coverage at this time, the employee will have to wait until open enrollment, which is at the end of each year.**

The co-pay is **\$10.00**.

| Coverage | Amount per Month |
|----------|------------------|
| Single   | \$0              |
| Family   | \$48.30          |

## **Vision Insurance**

The City of Pine Bluff offers **two options** for vision coverage. Please make sure that your doctor is in-network for your selection.

### ***EyeMed Vision (Delta Dental)***

| Coverage | Amount per Month |
|----------|------------------|
| Single   | \$6.96           |
| Family   | \$16.00          |

### ***VSP Vision Care***

| Coverage    | Amount per Month |
|-------------|------------------|
| Single      | \$11.90          |
| Employee +1 | \$17.70          |
| Family      | \$29.90          |

### **Additional Benefits**

The City also offers **short term** and **long term disability** insurance contracted through **Hartford**. If the employee does not enroll within the first 30 days of hire, then the employee is subject to approval in which coverage can be denied. See enrollment form for rates.

Supplemental insurance plans are available through **Allstate** that cover benefits for critical illness; accidents; cancer; universal life; or term life. Contact Allstate directly to enroll.

The City of Pine Bluff provides free life insurance coverage to all employees. All non-uniformed employees will receive \$10,000 Group Life and AD&D. Uniformed employees and department heads will receive \$20,000 Group Life and AD&D. Employees may elect to add dependent coverage or increase his/her coverage by doubling the amount. Additional life insurance policies are also available for certain job positions.

### **Wellness Center**

All City employees receive a discount with the JRMC Wellness Center if they choose to enroll. The monthly charge is deducted from each of the employee's payroll checks. See enrollment form for rates and instructions on how to join.

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***\*Please note the following information is for non-uniformed employees only. Leave and retirement benefits will differ for Police and Fire.***

### **Leave Benefits**

All employees accrue 1 day of sick leave per month, equal to 12 days per year, regardless of years of service. An employee may not carryover more than 90 days of sick leave per calendar year.

Annual leave, however, is calculated based on the years of service. Employees are not allowed to carryover more than 45 days per calendar year. Vacation leave shall be earned according to the following table:

| <b>Years of Service</b> | <b>Time Accrued</b>             |
|-------------------------|---------------------------------|
| Up to 1 year            | ½ day per month (6 each year)   |
| 1—10 years              | 1 day per month (12 each year)  |
| 10—15 years             | 1½ day per month (18 each year) |
| 15+ years               | 2 days per month (24 each year) |

### **Retirement**

The City has a mandatory retirement plan. The employee's contribution is 3% and the city's is 7%. These percentages cannot be modified under any circumstance. Employees are vested in 10 years. Employees may retire at age 65 with 10 years; age 55 with 20 years; and any age with 28 years.

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# Premium Worksheet



Rates and/or benefits can change. Rates are based on the employee's age and increase as you enter each new age category.

| VOLUNTARY SHORT TERM DISABILITY INSURANCE              |          |          |          |          |          |          |          |          |          |          |          |          |
|--|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Monthly Premium Amount (Cost per Pay Period – 12/Year) |          |          |          |          |          |          |          |          |          |          |          |          |
| Age  | Under 25 | 25-29    | 30-34    | 35-39    | 40-44    | 45-49    | 50-54    | 55-59    | 60-64    | 65-69    | 70-74    | 75+      |
| Rates  | \$0.5140 | \$0.5630 | \$0.5040 | \$0.4950 | \$0.5340 | \$0.5630 | \$0.6700 | \$0.8450 | \$1.0290 | \$1.1460 | \$1.1460 | \$1.1460 |

To calculate your monthly premium amount, use the following formula.

$$\frac{\text{Your Annual Earnings}}{52} = \text{Your Weekly Earnings} \times 60\% = \text{Weekly Benefit Max} \div 10 = \text{Rate} \times \text{Rate} = \text{Premium Amount}$$

Weekly Benefit Max = \$500

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| VOLUNTARY LONG TERM DISABILITY INSURANCE               |          |          |          |          |          |          |          |          |          |          |          |          |
|--|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Monthly Premium Amount (Cost per Pay Period – 12/Year) |          |          |          |          |          |          |          |          |          |          |          |          |
| Age  | Under 25 | 25-29    | 30-34    | 35-39    | 40-44    | 45-49    | 50-54    | 55-59    | 60-64    | 65-69    | 70-74    | 75+      |
| Rates  | \$0.2610 | \$0.2610 | \$0.4770 | \$0.6750 | \$0.8640 | \$1.1880 | \$1.5840 | \$2.0070 | \$2.0430 | \$2.6550 | \$2.6550 | \$2.6550 |

To calculate your monthly premium amount, use the following formula.

$$\frac{\text{Your Annual Earnings}}{12} = \text{Your Monthly Earnings} \div 100 = \text{Rate} \times \text{Rate} = \text{Premium Amount}$$

Your Annual Earnings Maximum = \$100,000

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Prepare. Protect. Prevail. With The Hartford. \*

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# Allstate Voluntary Benefits Enrollment for the City of Pine Bluff

The value of voluntary supplemental insurance can be measured during a time of need - an accident, a disabling injury, an illness or death. Allstate Benefits provides the right voluntary insurance products - health, life, disability, vision and dental - that can be customized with various levels of coverage. Everyone should be able to access quality insurance from a company they trust.

\* **How do I sign up?** It is easy to enroll. Contact a Benefit Representative to review the information. You can also contact Santa Cruz Insurance Group for enrollment support, at 1-228-463-0033, ext 21. \*

**Paying for Coverage:** These plans are paid by the employee through payroll deduction.

*Employees must have information about dependents & beneficiaries in order to enroll family members- so have that information available when you call: Date of Birth, Socials, Medications taken (prescription information), Doctors name if under a doctors care.*

## **What are the plans and why would I need them?**

The following are the benefits available to you through The City of Pine Bluff:

*Critical Illness  
Accident  
Cancer  
Universal Life  
Term Life*

**Critical Illness Insurance** provides a lump sum benefit which is paid directly to you upon diagnosis with one of the covered critical illnesses. You can choose benefit amounts of \$10,000 up to \$20,000 and benefits are paid directly to you regardless of any other health coverage you may have and are portable at the same rate.

**Accident Insurance** pays benefits directly to you, regardless of any other health coverage you have. This plan itemizes your injury and pays according to a schedule of benefits.

|                                      |          |
|--------------------------------------|----------|
| Example: Visit to the Emergency Room | 500.00   |
| Broken Arm                           | 2,145.00 |
| Ambulance                            | 200.00   |
| Initial Hospitalization              | 1,000.00 |
| Follow Up Visit (2)                  | 50.00    |

**Cancer Insurance** provides scheduled benefits for the treatment of Cancer. Benefits included First Occurrence which is a lump sum payment upon diagnosis. Other benefits include; Chemotherapy and Radiation Treatment, hospitalization, surgery, travel, lodging, etc.

**Universal Life Insurance** is a permanent life coverage in which premiums remain the same throughout the life of the policy and plan does not terminate after the "term" expires. This plan allows you to choose coverage amounts up to \$150,000.

**Notice:** This benefit summary provided by Santa Cruz Insurance Company (Enrollment Firm) is designed to highlight the benefits of the plan and DOES NOT detail all benefits, limitations, and exclusions. It is not a contract and may be subject to change. For more detailed information consult your contract or certificate of coverage and you should discuss, in detail, the policies you are interested in with an agent at the enrollment. The policy you receive in the mail is the actual contract and details the benefits you have chosen during enrollment. Please refer to your policy once received and contact us if you feel the benefits chosen during enrollment differ from your actual policy. Employees must be actively at work to apply for coverage. Pre-existing exclusions will apply for some benefits.



# LIFE / AD&D INSURANCE

The Hatcher Agency is not the Broker for this Product



All active benefit eligible employees are provided with a Group Life and AD&D plan with USABLE. This benefit is covered by City of Pine Bluff at no cost to you.

Class 1 employees have a flat **\$20,000** Life Policy with an additional Accidental Death and Dismemberment Benefit. Class 2 employees have a flat **\$10,000** Life Policy with an additional Accidental Death and Dismemberment Benefit.

**Class 1** - Elected Officials, All Full-Time Department Heads, Uniformed Police and Fire Employees

**Class 2** - All other Full Time Employees

If you are age 65 or older your benefits will reduce according to the following age reduction schedule:

Age 65 but less than age 70 will reduce to 65% of benefit.

Age 70 but less than age 75 will reduce to 40% of benefit.

Age 75 and over will reduce to 25% of benefit.

Benefit will terminate when the Insured Person retires.

## Accidental Death and Dismemberment (AD&D)

This additional benefit doubles the face value of your death benefit should you become deceased in an accident. In addition, there are specified benefit amounts which cover accidental bodily injuries such as the loss of a hand, foot or eye. Review the Certificate of Coverage for additional information.

| <u>Loss</u>  | <u>Benefit</u>           |
|--|--------------------------|
| One hand by severance at or above the wrist          | 1/2 of the Principal Sum |
| One foot by severance at or above the ankle          | 1/2 of the Principal Sum |
| Irrecoverable loss of sight in one eye               | 1/2 of the Principal Sum |
| Any combination of 2 more of the losses listed above | Principal Sum            |
| Loss of Life   | Principal Sum            |

**BENEFICIARY: Please make sure your life insurance beneficiary is up to date!**  
**You can update your beneficiary at any time throughout the plan year.**

\*This is only a brief summary, and is not a guarantee of benefits or payment. Please refer to your policy for actual coverage details.

# OPTIONAL AND DEPENDENT LIFE / AD&D INSURANCE

## DEPENDENT INSURANCE

The Hatcher Agency is not the Broker for this Product

| <u>TYPE OF DEPENDENT</u>                                  | <u>AMOUNT OF LIFE INSURANCE</u> |
|---|---------------------------------|
| Spouse  | \$5,000                         |
| Dependent Child (age 14 days to 6 months)                 | \$250                           |
| Dependent Child (age 6 months to 19 years, 23 if student) | \$2,500                         |

**Spouse** - Life Insurance will terminate when the Spouse attains age 70.

**Dependents** - Life Insurance is subject to a maximum of 50% of the Insured Employee's Life Insurance Benefit.

**\*\*Insured Persons** are required to make contributions for Basic Dependent Life Insurance at a rate of \$1.00 per month.

## OPTIONAL INSURANCE

Insured Persons may elect Optional Personal Life Insurance, provided such Insured Persons are also enrolled in the Basic Life Insurance Program.

### Amount of Optional Personal Life Insurance

Class 1 - \$20,000

Class 2 - \$10,000

Optional coverage is not available for dependents.

**\*Insured Persons** are required to make contributions for Optional Personal Life Insurance based on the following rate schedule:

| <u>INSURED EMPLOYEE'S<br/>ATTAINED AGE</u> | <u>MONTHLY RATE PER<br/>\$1,000 OF INSURANCE</u> |
|--|--|
| 15-29 years                                | \$0.12   |
| 30-39 years                                | \$0.17   |
| 40-49 years                                | \$0.45   |
| 50-59 years                                | \$1.18   |
| 60 years and over                          | \$2.17   |

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City of Pine Bluff is offering  
ManhattanLife Cancer Insurance through  
The Hatcher Agency for the first time this year.

Benefit Book Link & QR Code:



<https://online.fliphtml5.com/iwli/yyxf/>