# Benefits & Leave

# for MNPS Support Employees

Metro offers a generous and competitive benefits package that includes health, life and disability insurance, as well as retirement benefits and more. Employees enjoy reasonably priced premiums and lots of plan extras that provide additional savings. Metro also provides paid time off through holidays, vacation, personal leave and sick leave.

## **Eligibility**

You are eligible for benefits if you are an active, full-time support employee regularly scheduled to work at least 20 hours per week. You can also enroll your eligible dependents for medical, dental, vision, and life insurance coverage. Important: You <u>must</u> enroll for benefits during your first 30 days of employment; if you miss this window, you will have to wait until the next annual enrollment period to elect coverage.

### **MEDICAL**

BCBS PPO <u>www.bcbst.com/members/metro-gov</u> 1-800-367-7790 Cigna Choice Fund <u>www.mycignaplans.com</u> (ID: metro2017; PW: cigna) 1-800-244-6224

Metro offers two options for medical coverage. Both plans cover a wide range of services (including doctor visits, surgery, hospitalization, preventive care, prescription drugs and more). The BCBS PPO is an 80/20 coinsurance plan with no deductible when you use network providers. The Cigna Choice Fund combines traditional medical coverage with a Metrofunded Health Reimbursement Account (HRA). Under either plan, you can see any provider you choose, but benefits are higher when you use network providers.

### **DENTAL**

BlueCross BlueShield www.bcbst.com.com/metro-gov/dental 1-800-367-7790

You have two options for dental coverage: the Flexible Plan and the Limited Plan. Under the Flexible Plan, you can see any dentist you choose, but benefits are highest when you use providers in the BCBS DentalBlue network. The plan covers some restorative services after an annual deductible, as well as orthodontia. Under the Limited Plan, benefits are paid according to a schedule of benefits, which shows your cost per service when you see a network provider. If you use an out-of-network provider, no benefits are paid. With both plans, each covered family member can receive x-rays and up to two exams/cleanings a year at no cost.

### **VISION**

## National Vision Administrators www.e-nva.com

1-800-672-7723

You have two options for vision coverage: the Basic Plan and the Enhanced Plan. Both plans provide coverage for eye exams, frames, lenses and contacts, as well as discounts on many products and services, including additional pairs and corrective procedures. The Enhanced Plan has a higher employee premium but provides higher benefits for certain lens options. Under both plans, you can see any provider you choose, but benefits are highest when you use NVA network providers.

## MNPS EMPLOYEE & FAMILY HEALTH CARE CENTERS

# Vanderbilt Health www.MNPSHealth.org

615-259-8755

Four Health Care Centers in the Nashville area provide health care services for employees, retirees and their family members covered by Metro's medical plans. Visit us at the Employee Wellness Center at Berry Hill, Two Rivers Middle, Taylor Stratton Elementary or Mt. View Elementary. The Centers provide care for illnesses/injuries, women's health, annual and sports physicals, immunizations and chronic condition management, as well as access to Care Coordinators (health coaches). Additionally, the Employee Wellness Center at Berry Hill offers an onsite pharmacy and café as well as onsite physical therapy, behavioral health and (coming soon) chiropractic care.

## **FLEXIBLE SPENDING ACCOUNTS**

WageWorks <u>www.wageworks.com</u>

1-855-428-0446

Metro offers two flexible spending accounts (FSAs) that let you set aside tax-free money from your paycheck to reimburse yourself for many common health and dependent care expenses. You can contribute up to \$2,500/year to the Health Care FSA to pay for medical, dental and vision expenses not covered by insurance, and up to \$5,000/year to the Dependent Care FSA to help pay for dependent day care expenses.

Metro Human Resources | www.nashville.gov | Email: hrbenefitservices@nashville.gov | 615-259-8462

# Benefits for MNPS Support Employees ... continued

### **LIFE AND AD&D**

Prudential www.prudential.com/gi 1-877-232-3619

Metro provides basic life/accidental death & dismemberment (AD&D) insurance equal to \$50,000 at no cost to you (\$32,500 if you're age 65 or older). You can elect supplemental life for yourself up to \$500,000. If enrolled in supplemental life coverage, you can enroll your dependents for the following coverage: up to \$50,000 (spouse) and \$5,000 (each child up to age 24). No medical questions will be asked if coverage is elected when first eligible. Limits apply.

### **DISABILITY**

The Standard www.standard.com 1-888-494-9491

Metro offers optional, employee-paid short-term and long-term disability. Short-term disability continues 60% of your weekly earnings after a 7-day waiting period and after all other leaves have been exhausted. Long-term disability continues up to 50% of your earnings after 180 days of total disability. Certain limits and rules apply.

### **EMPLOYEE ASSISTANCE PROGRAM (EAP)**

**Deer Oaks Employee Life Services Program** 

www.deeroakseap.com

1-844-833-0437

Metro provides employees and their household family members with free, confidential counseling and referral services though the Deer Oaks Employee Life Services Program. The program can help with family or relationship problems, workplace concerns, financial or legal problems, parenting, elder care, depression, anxiety or other emotional problems, grief and loss, and more.

#### RETIREMENT

Metro offers several pension options, including a service retirement pension, a disability pension and a 457 deferred compensation plan.

### **PAID LEAVE**

Metro provides paid time off for holidays, vacation and personal time. The amount of paid time off can vary. Support employees earn one sick day per month worked, which accrue with no limit.

This brochure provides highlights of MNPS' support benefits program. It is not intended to include all benefit plan details. Complete details about how the plans work are included in the plan documents, which are available upon request. If there are differences between the information in this brochure and the plan documents, the plan documents will govern the employee's rights to benefits. This document does not constitute a contract or offer of employment. MNPS reserves the right to change or end any of the programs described in this brochure at any time. If you have questions about MNPS's benefits program, contact Employee Benefit Services.

MNPS does not discriminate on the basis of race, religion, creed, sex, gender, gender identity, sexual orientation, national origin, color, age, and/or disability in admission to, access to, or operation of its programs, services, or activities, and provides access to the Boy Scouts and other designated youth groups. MNPS does not discriminate in its hiring or employment practices.

2017



Metro Human Resources | www.nashville.gov | Email: hrbenefitservices@nashville.gov | 615-259-8462