



NEW HIRE BENEFITS SUMMARY

Plan Effective Dates 4/1/2026 through 3/31/2027

Employees are eligible to enroll in City benefits at the first of the month, following 30 days of employment.

Medical, Dental, and Vision Insurance

Medical, Dental and Vision plans are offered through CIGNA. Monthly premiums and benefits coverage are outlined below. All Benefits are subject to change at any time and at open enrollment.

You will complete your New Hire benefits enrollment through the Dayforce Desktop site www.dayforcehcm.com or the Dayforce Mobile App. Your new hire packet contains instructions for logging into your employee portal in the HR system and where to find the benefits enrollment.

Deadline to Enroll

New Hire Enrollment must be submitted *7 calendars days from hire date*. Failure to submit completed benefits enrollment materials will constitute a waiver of benefits. Employees who miss the deadline for new hire enrollment will then need to wait until the next open enrollment period to elect benefits.

Dependent Eligibility

In order to ensure only eligible dependents are enrolled in the City of Lebanon's medical, dental, vision, and life and disability insurance plans, all employees must submit documents to verify dependent (spouse, children & stepchildren under age 26) eligibility. Supporting documentation is *due 30 calendar days after submitting New Hire Enrollment*. The system automatically removes the dependents from the elected coverage if proper documentation is not submitted by the due date.

In a situation where both parents of dependent children are employed by the City, only one employee may elect to cover the children, you cannot split dependent coverage or have duplicate coverages.

Carrier & Network

Coverage is provided through Cigna. Once membership is active in the health plan, employees are encouraged to register on the Cigna website <https://my.cigna.com/> and utilize the claims management, doc finder and other tools available to manage healthcare. You may install the Cigna app to your mobile device as well.

DEFINITIONS:

PPO – Preferred Provider Organization

HDHP – High Deductible Health Plan

HSA – Health Savings Account, this is paired with the HDHP

OOP – Out of Pocket Max - This is the most you must pay for covered services in a plan year. After you spend this amount on deductibles, copayments, and coinsurance for in-network care and services, your health plan pays 100% of the costs of covered benefits. The out-of-pocket limit does not include monthly premiums.

Deductible - The amount you pay for covered health care services before your insurance plan starts to pay.

In-Network - When a doctor, hospital or other provider accepts your health insurance plan we say they're in network. We also call them participating providers. When you go to a doctor or provider who doesn't take your plan, we say they're out of network. To lower out-of-pocket costs, choose providers in your health plan's network.

PLAN OPTIONS

The City offers 2 PPO choices and 2 HDHP/HSA choices.

The lower-cost plans are Local Plus Network PPO and HDHP/HSA. If you are on an Open Access Plan, we recommend that you check to see if your providers are in the **Local Plus Network**, you will save money on premiums by making a change to one of those low-cost network plans.

The BASE plan is Option 3, the Local Plus network HDHP/HSA plan with \$0 premiums for all 4 tiers.

- Employees electing one of the other 3 plan options will be charged a monthly premium.
- Both PPO and the HDHP/HSA plans offer 2 network choices, Local Plus and Open Access.
- The two HDHP/HSA plans differ by network, one is Local Plus, and one is Open Access. These plans include an employer contribution into an employee health savings account, which is held at Wilson Bank and Trust.

Monthly Premiums for Health Plans – Note that premium amounts listed are for Non-Tobacco Users

<i>Option 1 PPO Open Access Network</i>	<i>Monthly Premium</i>	
<i>Employee Only</i>	\$127.06	
<i>Employee + Spouse</i>	\$301.93	
<i>Employee + Children</i>	\$258.95	
<i>Family</i>	\$450.87	

<i>Option 2 PPO Local Plus Network</i>	<i>Monthly Premium</i>	
<i>Employee Only</i>	\$73.53	
<i>Employee + Spouse</i>	\$189.96	
<i>Employee + Children</i>	\$161.30	
<i>Family</i>	\$287.90	

<i>Option 3 HDHP/HSA Local Plus Network</i>	<i>Monthly Premium</i>	<i>Employer Monthly Contribution to Health Savings Account</i>
<i>Employee Only</i>	\$0	\$125
<i>Employee + Spouse</i>	\$0	\$205
<i>Employee + Children</i>	\$0	\$205
<i>Family</i>	\$0	\$235

<i>Option 4 HDHP/HSA Open Access Network</i>	<i>Monthly Premium</i>	<i>Employer Monthly Contribution to Health Savings Account</i>
<i>Employee Only</i>	\$56.19	\$125
<i>Employee + Spouse</i>	\$117.59	\$205
<i>Employee + Children</i>	\$102.30	\$205
<i>Family</i>	\$169.98	\$235

IMPORTANT, any employee electing Option 3 or 4, HDHP/HSA must make a minimum contribution through payroll deduction to receive the employer contribution. That minimum contribution may not be less than \$24 annually.

Additional premiums for tobacco use and spousal coverage may apply.

- Premiums are \$40 additional, monthly for each tobacco user.
- \$200 monthly surcharge if spouse has health plan coverage available through their own employer yet elects coverage through the City.

2026 Health Plan Design Tiers

The City offers a choice of a PPO plan or a High Deductible Health Plan with a Health Savings Account. Each plan option has a choice between the Cigna Open Access Network or the Cigna Local Plus Network

Plan Name	Option 1 PPO	Option 2 PPO	Option 3 HDHP/HSA	Option 4 HDHP/HSA
Network	Open Access	Local Plus	Local Plus	Open Access
In-Network				
Office Visit Copay	\$50/\$70	\$50/\$70	Deductible/Coinsurance	Deductible/Coinsurance
Individual Deductible	\$3,000/individual	\$3,000/individual	\$3,900/individual	\$3,900/individual
Individual Out of Pocket Max (OOP)	\$4,000/individual	\$4,000/individual	\$6,000/individual	\$6,000/individual
Family Deductible	\$6,000/family	\$6,000/family	\$7,800/family	\$7,800/family
Family Out of Pocket Max (OOP)	\$8,000/family	\$8,000/family	\$12,000/family	\$12,000/family
Preventative Care	100% Covered	100% Covered	100% Covered	100% Covered
ER	\$750 Copay	\$750 Copay	Deductible/Coinsurance	Deductible/Coinsurance
Urgent Care	\$100 Copay	\$100 Copay	Deductible/Coinsurance	Deductible/Coinsurance
Urgent and Primary Care MDLIVE	100% Covered, in Network Only	100% Covered, in Network Only	Deductible/Coinsurance, in Network Only	Deductible/Coinsurance, in Network Only
Specialty Care MDLIVE	\$60 Copay, in Network Only	\$60 Copay, in Network Only	Deductible/Coinsurance, in Network Only	Deductible/Coinsurance, in Network Only
Outpatient Surgery	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance
Drug Card	\$20/\$45/\$75	\$20/\$45/\$75	Deductible/Coinsurance	Deductible/Coinsurance
In-Network Coinsurance	70% after \$3,000 individual or \$6,000 family level is met 100% after \$4,000 individual or \$8,000 family level is met	70% after \$3,000 individual or \$6,000 family level is met 100% after \$4,000 individual or \$8,000 family level is met	70% after \$3,900 individual level or \$7,800 family is met 100% after \$6,000 individual OR \$12,000 family level is met	70% after \$3,900 individual level or \$7,800 family is met 100% after \$6,000 individual or \$12,000 family level is met
Deductible included in OOP	yes	yes	yes	yes
Out-of-Network				
Out-Of-Network Coinsurance	50% after \$6,000 individual or \$12,000 family level is met 100% after \$8,000 individual or \$16,000 family level is met	Care is generally only covered if received from Local Plus network providers, except for emergencies or when using the "Away from Home Care" feature when temporarily outside of a Local Plus service area.	50% after \$7,800 individual or \$15,600 family level is met 100% after \$20,000 individual or \$40,000 family level is met	

Health Savings Account (H.S.A.)

Employees enrolled in HDHP must establish a Health Savings Account with [Wilson Bank & Trust](#). Wilson Bank partners with the City to provide a ZERO fee health savings account. Once the account is set up, the employee shall bring the account number to the benefits department so the City can set up HSA contributions. Employee HSA contribution amounts are to be set up through the New Hire Benefits Enrollment. Employee contributions can be changed at any time during the year. **All contributions into the H.S.A. are tax-free.** The IRS sets the maximum that may be contributed within a calendar year. All employer and employee contributions into the H.S.A. belong to the employee, unused funds roll over year after year. The IRS limits are employer and employee contributions, combined. Therefore, the amount the City is contributing for the employee must be deducted from the Annual Limit listed here and from that, the employee may determine how much additional may be contributed.

For 2026, the annual IRS contribution limits are:

Tier	Annual Limit
Employee Only	\$4,400.00
Employee + Spouse	\$8,750.00
Employee + Children	\$8,750.00
Employee & Family	\$8,750.00
Additional contribution allowed for ages 55+	+ \$1,000

Monthly Premiums for Dental and Vision Plans

Dental	Monthly Premium
Employee Only	\$39.06
Employee + Spouse	\$78.68
Employee + Children	\$77.27
Family	\$125.22

Vision	Monthly Premium
Employee Only	\$0
Employee + Spouse	\$5.56
Employee + Children	\$5.05
Family	\$11.50

Life and Disability

Life and Disability insurance is offered through Mutual of Omaha. The City pays 100% towards a \$25,000 Term Life and Accidental Death and Dismemberment policy for the employee and a \$2,500 Term Life policy for all eligible dependents. The City also pays 100% towards a group Short Term Disability plan that provides a weekly benefit that is 40% of basic weekly salary. As well as a Long-Term Disability plan that provides a benefit that pays 60% on the monthly earnings.

Employees may elect supplemental Voluntary Short-Term Disability up to 60% (additional 20% coverage over the group 40% benefit). Supplemental Term Life and AD&D coverage is also available for the Employee and eligible dependents. Premium amounts are specific to the individual employee and are outlined under the [M of O Benefit Summary](#). There is a 30-day waiting period for Short Term disability benefits following a disability and a 6-month waiting period for Long Term Disability following a disability.

Mutual of Omaha offers additional services such as [Hearing Discount Program](#), [Travel Protection](#) and [Will Preparation Services](#) complimentary to all Full-time employees.

Worksite Benefits

Voluntary plans such as Accident, Critical Illness, and Hospital Indemnity plans will be offered through Mutual of Omaha. You will have the option to enroll in the plans during your New Hire enrollment through Dayforce.

Legal Shield

The City offers all employees the opportunity to elect voluntary legal assistance and identity theft protection benefits through Legal Shield. Employees may enroll through the New Hire Enrollment or online at www.seeyourbenefits.com/Lebanon.

Wellness

Regular, Full Time City of Lebanon Employees and their spouse are eligible for free membership to the Jimmy Floyd Family Center. To enroll or make changes to JFFC membership, fill out a [membership form](#) and drop by JFFC front desk.

Flu Vaccinations

Offered onsite, 100% paid by insurance.

Employee Assistance Plan (EAP)

The City provides this program through Cigna to all employees at no cost. Contact your HR Representative for [program information](#).

Retirement

The City of Lebanon participates in Tennessee Consolidated Retirement System (TCRS) Hybrid Pension Plan. Employee and Employer Contribution Rates: Employees will contribute on a tax-deferred basis to the Hybrid Pension Plan, and The City will contribute to your Hybrid Pension Plan, as outlined in the table below:

Hybrid Pension Plan Contribution Rates

	TCRS – Defined Benefit Plan	State of Tennessee 401(k) Deferred Compensation Plan	Total Retirement Contributions
Employer	4% Mandatory	5% Mandatory	9% Mandatory
Employee	5% Mandatory	2% - Auto Enrollment, Voluntary*	7% with 5% to TCRS Mandatory
TOTAL	9%	7%	16%

* New hires are auto enrolled in a voluntary 2% in to the 401(k) plan. The 401(k) plan is available through Empower. Employees may elect to contribute additional pre-tax or Roth funds to the 401(k). If you wish to opt out, this must be done within 30 days after having your New Hire meeting with our RetireReadyTN Advisor. **Election not to participate in the automatic contribution arrangement expires after two years.**

The City funds your TCRS Retirement Plan as outlined above. Details are covered in your orientation.

Holidays

The City observes the following 14 holidays:

New Year's Day

Martin Luther King Jr. Day

President's Day

Good Friday

Memorial Day

Juneteenth

Independence Day

Labor Day

Veteran's Day

Thanksgiving Day

Friday after Thanksgiving

Christmas Eve Day

Christmas Day

One Floating Holiday

When a holiday falls on a Saturday, the preceding Friday shall be observed. When a holiday falls on a Sunday, the following Monday shall be observed.

Certain departments that provide essential services require employees to work on holidays. Your supervisor will inform you of your work schedule. Full time employees in the Fire Department and Jimmy Floyd Family Center will receive floating holidays. Full details on the City of Lebanon holiday policy are outlined in the Employee Handbook.

PTO

Regular Full-Time employees accrue Paid Time Off (PTO) based on length of service. An employee in their first year of service accrues 5.54 hours of PTO each pay period (7.2 hours per pay period for first year Fire Department employees). Full details on the City of Lebanon PTO policy are outlined in the Employee Handbook.

PTO is used for all planned and unplanned absences such as sick, vacation, personal days, etc. In general, employees earn the following Paid Time Off amount yearly, based on length service (Fire Department Employees have a different accrual schedule, which may be obtained from HR):

Years of Service	Maximum Days accrued Annually
First year of Service (1)	18 days annually (3.6 weeks)
From 2 through 5 years	23 days annually (4.6 weeks)
From 6 through 10 years	25 days annually (5 weeks)
From 11 through 15 years	28 days annually (5.6 weeks)
From 16 through 20 years	30 days annually (6 weeks)
From the start of year 21 and on	33 days annually (6.6 weeks)

Extended Sick Leave

Unused PTO time is converted annually to an Extended Sick Leave bank of time that may be used for an employee’s or an employee’s immediate family member’s serious medical condition lasting longer than 3 days. Full details on the City of Lebanon Extended Sick Leave policy are outlined in the Employee Handbook.

Pay Periods

City of Lebanon has 26 pay periods a year, paydays are every other Friday. Direct deposit is required for all employees.

Benefits Deductions

Benefits deductions occur 2x per month, the first and second paydays each month. Retirement deductions occur on all paydays each month.

Office Hours

City of Lebanon offices are open from 7:30 am to 4:30pm, Monday – Friday. Some positions require employees to be available to work during evenings and weekends and some positions are subject to standby and call back. Your supervisor will advise you of your scheduled hours and will also provide you with keys, access badge and alarm code, if applicable.

Section 125 IRS

Employees electing medical, dental or vision coverage acknowledge they are subject to the terms of the employer's Section 125 cafeteria plan for pre-tax contributions and payroll deductions. The Plan Administrator is authorized to modify this agreement in the event he/she believes it advisable to satisfy certain provisions of the Internal Revenue Code. The reduction in employee compensation under this agreement shall be in addition to any reductions under other agreements or benefits programs maintained by the employer. Pre-tax contributions are not subject to state or federal income or Social Security ("FICA") taxes.

Human Resources Contact Information:

PH: 615-443-2809
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This plan is in effect for all FT eligible employees for plan year 4/1/26 through 3/31/27. Data provided in this document does not constitute an offer of employment nor an employment contract and is provided for informational purposes only. All benefits outlined in this document are subject to change, with or without notice. City of Lebanon is an equal opportunity employer.