



Summary of Benefits

Medical Benefits

Employees may choose coverage through Blue Cross Blue Shield (BCBS) or Cigna.

1. Premier PPO Plan

- Single Coverage: 3% (\$30 per month)
- Employee + Child: 16% (\$230 per month)
- Employee + Spouse: 13% (\$280 per month)
- Employee + Family: 16% (\$380 per month)

2. Standard PPO Plan

- Single Coverage: 0% (\$0 per month)
- Employee + Child: 16% (\$200 per month)
- Employee + Spouse: 13% (\$250 per month)
- Employee + Family: 16% (\$350 per month)

3. Limited PPO Plan

- Single Coverage: 0% (\$0 per month)
- Employee + Child: 14% (\$150 per month)
- Employee + Spouse: 13% (\$200 per month)
- Employee + Family: 16% (\$300 per month)

4. Consumer-Directed Health Plan (CDHP)

- Single Coverage: 0% (\$0 per month)
- Employee + Child: 16% (\$150 per month)
- Employee + Spouse: 14% (\$200 per month)
- Employee + Family: 18% (\$300 per month)

Roane County contributes \$1,000 annually to each eligible employee's Health Savings Account (HSA).

5. Expanded Network Options (BCBS P and Cigna Open Access PPO)

- Single Coverage: 12% (\$120 per month)
- Employee + Child: 22% (\$330 per month)
- Employee + Spouse: 20% (\$460 per month)
- Employee + Family: 21% (\$560 per month)

*Per Resolution 4-19-14 Roane County does not allow spouses of employees who are eligible for group health insurance through the spouses' employers to be added to the County health plan.



Medical Benefits – At a Glance					
Plan	Single	Employee + Child	Employee + Spouse	Employee + Family	Notes
Premier PPO	3% (\$30)	16% (\$230)	13% (\$280)	16% (\$380)	—
Standard PPO	0% (\$0)	16% (\$200)	13% (\$250)	16% (\$350)	—
Limited PPO	0% (\$0)	14% (\$150)	13% (\$200)	16% (\$300)	—
Consumer-Driven Health Plan (CDHP)	0% (\$0)	16% (\$150)	14% (\$200)	18% (\$300)	\$1,000 annual HSA contribution
Expanded Network Options (BCBS P, Cigna Open Access PPO)	12% (\$120)	22% (\$330)	20% (\$460)	21% (\$560)	Broader provider access

Dental Benefits

Roane County will pay 100% of your individual premium. The cost for dependents is \$40.00 per month. Our dental is self-funded through BlueCross BlueShield.

Vision Benefits

	Basic	Expanded
Employee	\$3.18	\$6.30
Children	\$6.35	\$12.60
Spouse	\$6.03	\$11.98
Family	\$9.33	\$18.54



Vacation Leave

- 1/2 day per month for the first 6 months
- 12 days per year from 6 months 1 day to 5 years
- 18 days per year from 5 years 1 day through 10 years
- 20 days per year from 10 years 1 day through retirement

Once an employee has accrued above 24 days of vacation, he or she will have the option to have up to 5 days paid out in January or to roll them to sick leave.

Sick Leave

- 12 days per year

Accrued sick time will be counted as time worked and will be applied to your retirement.

Holiday Pay

Employees are paid for certain holidays this calendar is provided in December.

Life Insurance

Roane County Government provides all full-time eligible employees with \$25,000 of Basic Term Life and AD&D insurance. Employees may choose to purchase Voluntary Life Insurance in increments between \$10,000 and \$500,000. Employees may purchase additional Voluntary Life Insurance increment between \$5,000 and \$150,000 Life for spouses not to exceed 50% of employee election maximum benefit. Employees may purchase additional Life Insurance for children of \$2,500, \$5,000, \$7,500, or \$10,000.

Voluntary Long-Term Disability.

Roane County Government offers VLTD qualifying benefits begin after a 180-day elimination period and max out at 5 years per occurrence. Employee benefit is 60% of gross base wages.

Employee Assistance Plan

Employees who participate in our health plan are also eligible to participate in this confidential service, which provides initial professional counseling, and referral services for employees who need emotional, financial, legal, and other types of counseling.



Retirement

Roane County Government participates in the TCRS, Tennessee Consolidated Retirement System, Hybrid retirement plan. Employees are required to contribute 5% and the county will make additional contributions on their behalf. Employees are vested after 5 years. The county also contributes 5% into a 401(k) for the employee. This is not a match this is part of the employee's retirement benefit. The employee can contribute up to the IRS maximum limit.

Please realize that this is not a legal document. All benefits are governed by the actual benefit plans, which have precedence over the information reported in this summary. Roane County Government reserves the right to change, suspend, or cancel its benefit policies or practices with or without notice.