

Macon-Bibb

2020 Open Enrollment



Disclaimer

This open enrollment presentation is intended for orientation purposes only. It is an abbreviated overview of the plan documents.

Please refer to the Certificate Booklet (the contract) available from the plan carriers for complete details. Your Certificate Booklet will provide detailed information regarding copayments, coinsurance, deductibles, exclusions and other benefits.

The certificate booklet will govern should a conflict arise relating to the information contained in this summary.

This summary does not establish eligibility to participate in or receive benefits from any benefit plan.

Who is NFP

- NFP is your full-service employee benefits administrator and serves as an advocate for employees throughout the year.
- Our service center can answer questions on medical, dental, vision, life, disability and supplemental benefits through AFLAC
- Our service center can assist you with your open enrollment elections
- Available M-F 8:30am – 5:00pm during open enrollment and year round
- NFP Service Center can be reached at 1-800-994-7429 or via email at nfpsecustomerservice@nfp.com

Notable for 2020

- Macon-Bibb offering consolidated benefits through NFP
- Benefits available for enrollment for 2020 include:
 - ✓ Anthem – Medical/Dental/Vision
 - ✓ MetLife – Basic Life and Voluntary life
 - ✓ Standard – Short-Term Disability and Long-Term Disability
 - ✓ LegalShield – Group legal
 - ✓ AFLAC – Accident/Critical Illness/Hospital Indemnity/Whole life
- All current benefit elections through Principal, Colonial, Transamerica, Allstate, Liberty National and Mass Mutual can be continued through payroll deductions
- New buy-up dental option available for 2020
- Guarantee issue coverage available for STD, LTD, Whole Life, Critical Illness, Accident and Hospital Indemnity

Open Enrollment

- Open Enrollment is Monday, November 18 – Monday, December 2, 2019
- Open Enrollment assistance will be available Monday, November 18th – Tuesday, November 26th and Monday, December 2nd (see schedule below)

Date	Location	Time
Monday, November 18, 2019	Solid Waste/Parks & Beautification HR Terminal Station Government Center	7:30 AM – 9:30 AM 9:30 AM – 5:00 PM 9:30 AM – 12:00 PM 1:00 PM – 5:00 PM
Tuesday, November 19, 2019	Public Works HR Law Enforcement Center Juvenile Justice Center	7:30 AM – 9:30 AM 9:30 AM – 5:00 PM 10:00 AM – 12:00 PM 1:30 PM – 5:00 PM
Wednesday, November 20, 2019	Facilities Management/Vehicle Maintenance HR Fire Station No. 7 Fire Station No. 110 Fire Station No. 102 Fire Station No. 108	7:30 AM – 9:30 AM 9:30 AM – 5:00 PM 9:00 AM – 12:00 PM 9:00 AM – 12:00 PM 1:30 PM – 4:30 PM 1:30 PM – 4:30 PM

Open Enrollment (continued)

Date	Location	Time
Thursday, November 21, 2019	Bibb Sheriff Annex HR Fire Station No. 7 Fire Station No. 102 Government Center Fire Station No. 110 Fire Station No. 108	9:00 AM – 12:00 PM 9:00 AM – 5:00 PM 8:00 AM – 10:00 AM 1:00 PM – 3:00 PM 3:00 PM – 5:00 PM
Friday, November 22, 2019	Government Center Courthouse (Courtroom E)	9:00 AM - 3:00 PM 9:00 AM – 2:00 PM
Monday, November 25, 2019	Government Center (Human Resources)	9:00 AM – 3:00 PM
Tuesday, November 26, 2019	Government Center (Human Resources)	9:00 AM – 3:00 PM
Monday, December 2, 2019	Government Center (Human Resources)	9:00 AM – 3:00 PM

* Please note that there will only be one benefit counselor to assist with enrollments on Monday, December 2nd. To avoid long wait times, please do not wait until December 2nd to enroll.

Employee's Responsibility

- Read open enrollment materials
- Complete your enrollment
 - www.maconbibb.bswift.com
 - One-on-One with an NFP Benefit Counselor (please review your current enrollment/deductions prior to arriving)
 - NFP Service Center at 800-994-7429
- Update your personal information and check beneficiaries
- Open enrollment ends at 11:59pm on Monday, December 2nd
- Complete the appropriate VB cancellation form (if applicable)
- Check your January payroll deductions

Bswift Online Enrollment

- Make your benefits elections through the bswift enrollment portal www.maconbibb.bswift.com
 - Username: Initial of your first name + last name + last four digits of your social security number
 - Example: JDoe4296
 - Password: last four digits of your social security number
 - Example: 4296
- You will not be allowed to make changes after the open enrollment ends without a qualifying event.
- Qualifying event includes 31 days from marriage, divorce, birth of child, adoption, loss of other coverage or loss of dependent status.

Log In

Username

Password

[Forgot Password](#)

Log In >

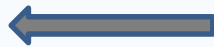


Welcome to your enrollment!

Enrollment Deadline **12/2/2019**

Your Status **Not Started**

[Start Your Enrollment](#)



Completing Enrollment

[← Back](#)

Medical

Who will be covered by this plan?

Lauren Test
Employee

Jason Test
Spouse

Susan Test
Child

[+ Add Dependents](#)

[← Back](#)

[Continue](#)

You are now eligible to make changes to your benefits. Be sure to add any eligible dependents in the Family Information section prior to beginning your enrollment.



Medical

NO PLAN
SELECTED

[I don't want this benefit \(waive\)](#)

[View Plan Options](#)



Spousal Surcharge

NO PLAN
SELECTED

[I don't want this benefit \(waive\)](#)

[View Plan Options](#)



Dental

NO PLAN
SELECTED



Your Info



Your Benefits



Enroll



Complete

Your Cost
per pay
period \$0.00

Finished selecting
benefits? Click the
button below to
continue.

[Continue](#)

Enrollment Complete

Once You've Reviewed All Your Selections:

Participation

I hereby acknowledge I have read the statements contained herein, or they have been read to me, and the statements are true and complete to the best of my knowledge. I understand any misrepresentation or omission contained herein may be used to reduce or deny claim or void the contract if such misrepresentation or omission affects acceptance of the risk. I hereby enroll for benefits for which I am presently eligible, or for which I may become eligible, under my employer's group contract(s). If any deductions are required for this coverage, I authorize such deductions from my earnings and I understand that any premiums will be automatically deducted from my paycheck on a pre-tax basis (before tax dollars) unless I submit a declination election. I reserve the right to revoke this deduction authorization at any time upon written notice.

I agree, and I'm finished with my enrollment.

Beneficiaries
Review and Confirm
4 Complete

Complete Enrollment

Your enrollment is complete!

 You may make changes to your elections until: **October 21, 2016**

You have completed your enrollment. Click the Print icon to print out a copy of your Confirmation Statement for your records or the Email icon to email yourself a copy of the Statement. If you would like to make changes to your enrollment, click on the plan's Edit Selection button.

Your Confirmation Statement is ready

Your Confirmation Statement is an overview of your new benefits and costs for your review and records.


VIEW


PRINT

Medical Coverage

Anthem Blue Open Access POS			
(In-Network Benefits)	Value 70	Value 80	Premier 90
Calendar Year Deductible <ul style="list-style-type: none"> • Single • Family Maximum 	\$2,000 \$6,000	\$1,500 \$4,500	\$500 \$1,500
Out-of-Pocket Maximum <ul style="list-style-type: none"> • Single • Family Maximum 	\$7,350 \$14,700	\$6,000 \$12,000	\$5,000 \$10,000
Coinsurance	70%	80%	90%
Preventive Care	100% (no copay)	100% (no copay)	100% (no copay)
Office Visit Copay <ul style="list-style-type: none"> • Primary • Specialist 	\$40 copay \$80 copay	\$35 copay \$70 copay	\$25 copay \$50 copay
Online Medical Visit	\$0 copay	\$0 copay	\$0 copay
Maternity Physician Services	\$300 copay	\$300 copay	\$300 copay
Hospital/Inpatient Services	Member pays 30% after deductible	Member pays 20% after deductible	Member pay 10% after deductible
Outpatient Surgery at Hospital	Member pays 30% after deductible	Member pays 20% after deductible	Member pay 10% after deductible
Outpatient Surgery at Free Standing Surgical Center	Member pays 30% after deductible	Member pays 20% after deductible	Member pay 10% after deductible
Emergency Room: Life-threatening illness or accident Non-Emergency Use of ER	Waived if admitted to Hospital \$350 copay \$700 copay	Waived if admitted to Hospital \$250 copay \$500 copay	Waived if admitted to Hospital \$150 copay \$300 copay
Urgent Care	\$60 copay	\$50 copay	\$35 copay
Pharmacy (retail 30 days) Deductible <ul style="list-style-type: none"> • Tier 1 • Tier 2 • Tier 3 • Tier 4 	None \$15 copay \$55 copay \$70 copay 20% up to a \$300 max	None \$12 copay \$45 copay \$65 copay 20% up to a \$250 max	None \$10 copay \$30 copay \$50 copay 20%, up to a \$200 max

Wellness & Non-Tobacco Credit

- Wellness discounts are earned for the first quarter of the 2020 calendar year by having a routine physical exam performed by your physician during 2019, but no later than 12/01/2019
 - You must provide proof of your annual exam by December 15, 2019
 - All that is needed is a letter from your physician stating that an annual exam was completed
 - \$22.50 per pay period (24) for Active Employees (\$45.00 monthly for Retirees)
- Discounts for Non-Tobacco Use are earned when you and your covered dependents attest to not using tobacco products.
 - \$17.50 per pay period (24) for Active Employees (\$35.00 monthly for Retirees)

Dental Coverage

Dental (Anthem Blue Cross and Blue Shield)		
Calendar Year Deductible • Single • Family Max	\$50 \$150	\$50 \$150
Annual Benefit Maximum	\$1,500 Calendar Year	\$2,000 Calendar Year
Diagnostic/Preventive Services	100% Coverage (no deductible)	100% Coverage (no deductible)
Basic Treatment	80% Coverage (subject to deductible)	90% Coverage (subject to deductible)
Major Treatment	50% Coverage (subject to deductible)	60% Coverage (subject to deductible)
Orthodontics (dependent children up to age 19)	50% Coverage	50% Coverage
Ortho Maximum (lifetime)	\$1,500	\$1,500
Waiting Period	None	None
Payroll Deductions • Employee • EE + 1 • Family	\$13.70 \$27.46 \$44.78	\$16.23 \$32.54 \$53.07

Vision – Anthem Blue View Vision

	In-Network	Out-of-Network Reimbursement
Vision Copays (Exam/Materials)	\$10 copay/\$20 Copay	Up to \$60
Contacts Fitting <ul style="list-style-type: none"> • Standard • Premium 	Up to \$55 10% off retail	Not Covered
Contact Lenses	\$130 Allowance	Up to \$130
Standard Plastic Lenses <ul style="list-style-type: none"> • Single Vision • Bifocal • Trifocal 	\$20 copay \$20 copay \$20 copay	Up to \$60 Up to \$80 Up to \$100
Frames	\$130 allowance	Up to \$130
Benefit Frequency <ul style="list-style-type: none"> • Exam • Lenses • Frames 		Once every calendar year Once every calendar year Once every calendar year
Payroll Deductions <ul style="list-style-type: none"> • Employee • EE + Spouse • EE + Child(ren) • Family 		\$2.58 \$4.54 \$4.92 \$7.50

Anthem Online Member Registration



Search 

Medicare Individual & Family Employers Producers Providers Medicaid

Find a Doctor Español

Have your member ID card handy? Use your member ID to register.

Member ID Activation code

Member ID



Date of birth

First name

Last name

Medicaid eligible members in Kentucky, Virginia or Wisconsin [register here](#).

Next

Already registered? [Log In](#) >

- To register, go to www.anthem.com

Provider Search - Medical

- To locate a network provider, go to www.anthem.com

Anthem

Medicare Individual & Family Employers Producers Providers Medicaid

Search by Plan Search by Identification Number or Prefix

Search Find a Doctor

To search by selecting a plan, first narrow the list of plans and networks by selecting the type of care and state. Then, select a plan or network to

What type of care are you searching for?

Medical

i Providers for Behavioral Health & Substance Use Disorder Services are listed under Medical Care.

What state do you want to search in?

Georgia

What type of plan do you want to search with?

Medical (Employer-Sponsored)

Select a plan/network

Blue Open Access POS (Select Network)

Cancel Continue

Formulary Search - Medical

To access your formulary, go to www.anthem.com/pharmacyinformation

Your formulary is the *Essential Drug List 4-Tier (Searchable)*

[Click here to access your drug list](#)

[Online Pharmacy Tools Video](#)

You can search or print your drug list from the options below. Plus, you have access to up-to-date coverage information in your drug list, including – detail about brands and generics, dosage/strength options, and information about prior authorization of your drug. If you're not sure whether these lists apply to plan, check with your employer or call the Customer Support number printed on your ID card.

Formulary/Drug Lists

Which formulary/drug list applies to your plan? If you have coverage through your work, you can ask your employer directly.

Benefit/Program Drug Lists

One or more Benefit/Program Drug Lists may also apply to your plan. If plan includes a benefit such as PreventiveRx or Exclusive Specialty, you will your plan's applicable drug lists here.

Formulary/Drug Lists

All of the drug lists in this section include our Drug Search (Searchable) Tool functionality

[See our latest drug list changes](#)

Essential Drug Lists

This list may be for you if you get your health insurance plan from an employer. Check with your employer to make sure you have Anthem Blue Cross and Shield's Essential Drug List. Or contact the Customer Service number on your member ID card if you need assistance.

- [Essential Drug List Medication Alternatives \(3, 4 & 5 Tier plans\) | Anthem Blue Cross and Blue Shield.pdf | Virginia.pdf](#)
- [Essential Drug List 3-Tier \(Searchable\) | Essential Drug List 3-Tier with 1a/1b \(Searchable\) | Anthem Blue Cross and Blue Shield.pdf | Virginia.pdf](#)
- [Essential Drug List 4-Tier \(Searchable\) | Essential Drug List 4-Tier with 1a/1b \(Searchable\) | Anthem Blue Cross and Blue Shield.pdf | Virginia.pdf](#)
- [Essential Drug List 5-Tier \(Searchable\) | Essential Drug List 5-Tier with 1a/1b \(Searchable\) | Anthem Blue Cross and Blue Shield.pdf](#)

Español

- [Essential Drug List 3-Tier \(Searchable\) | Essential Drug List 3-Tier with 1a/1b \(Searchable\) | Anthem Blue Cross and Blue Shield.pdf | Virginia.pdf](#)
- [Essential Drug List 4-Tier \(Searchable\) | Essential Drug List 4-Tier with 1a/1b \(Searchable\) | Anthem Blue Cross and Blue Shield.pdf | Virginia.pdf](#)
- [Essential Drug List 5-Tier \(Searchable\) | Essential Drug List 5-Tier with 1a/1b \(Searchable\) | Anthem Blue Cross and Blue Shield.pdf](#)

Provider Search - Dental

- To locate a network provider, go to www.anthem.com

The screenshot shows the Anthem website's provider search interface. At the top is the Anthem logo. Below it are navigation links for Medicare, Individual & Family, Employers, Producers, Providers, and Medicaid. There are two radio buttons: "Search by Plan" (selected) and "Search by Identification Number or Prefix". A text instruction reads: "To search by selecting a plan, first narrow the list of plans and networks by selecting the type of care an". Below this are four dropdown menus: "What type of care are you searching for?" (Dental), "What state do you want to search in?" (Georgia), "What type of plan do you want to search with?" (Dental), and "Select a plan/network" (Dental Complete). A blue arrow points to the "Select a plan/network" dropdown. At the bottom right are "Cancel" and "Continue" buttons.

Provider Search - Vision

- To locate a network provider, go to www.anthem.com

Anthem

Medicare Individual & Family Employers Producers Providers Medicaid

Search by Plan Search by Identification Number or Prefix

To search by selecting a plan, first narrow the list of plans and networks by selecting the type of care ar

What type of care are you searching for?

Vision

What state do you want to search in?

Georgia

What type of plan do you want to search with?


Vision


Select a plan/network

Blue View Vision

Cancel Continue

Anthem Sydney Mobile App





Anthem 

Say hi to Sydney

Anthem's new app is simple, smart – and all about you

With Sydney, you can find everything you need to know about your medical, pharmacy, dental, vision, life insurance, and disability insurance benefits all in one place. Sydney makes it easier to get things done, so you can spend more time focused on your health.

Get started with Sydney
Download the app today!

Simple

Ready for you to use quickly, easily, seamlessly – with one-click access to benefits info, Member Services, wellness resources and more.

Smart

Sydney acts like a personal health guide, answering your questions and connecting you to the right resources at the right time. And you can use the interactive chat to get answers quickly.

Personal

Get alerts, reminders and tips directly from Sydney. Get personalized doctor suggestions based on your needs. The more you use it, the more Sydney can help you stay healthy and save money.

With just one click, you can:

- Find care and check costs
- Check all benefits
- See claims
- Get answers even faster with our interactive chat feature
- View and use digital ID cards

Already using our Anthem Anywhere app?
It's easy to make the switch. Simply download the Sydney app and log in with your Anthem username and password.

Anthem LiveHealth On-line

Now you can get the health care you need without all the hassle

Have a health question? Under the weather? With LiveHealth Online, you don't have to schedule an appointment, drive to the doctor's office, and then wait for your appointment. In fact, you don't even have to leave your home or office. Doctors can answer questions, make a diagnosis, and even prescribe basic medications when needed.*

With LiveHealth Online, you get:

- Immediate doctor visits through live video.
- Your choice of U.S. board-certified doctors.
- Help at a cost of only \$49 per visit, subject to deductible and coinsurance.
- Private, secure and convenient online visits.

What are the qualifications of the doctors you consult via LiveHealth Online?

- U.S. board-certified.
- Average 15 years practicing medicine.
- Mostly primary care physicians.
- Specially trained for online visits.

When can you use LiveHealth Online?

As always, you should call 911 with any emergency. Otherwise, you can use LiveHealth Online whenever you have a health concern and don't want to wait. Doctors are available 24 hours a day, seven days a week, 365 days a year. Some of the most common uses include:

- Cold and flu symptoms such as a cough, fever and headaches
- Allergies
- Sinus infections
- Family health questions

Start a conversation now.

Just enroll for free at livehealthonline.com or on the app, and you're ready to see a doctor.

Download
the app now!

apple.com



play.google.com/store



Employer Paid Life Insurance – MetLife

Basic Life/AD&D	
Former City Employees hired before 5/01/2011	1.5x Annual Salary to \$100,000
Former County Employees hired before 5/01/2011	2x Annual Salary to \$100,000
All other employees hired after 5/01/2011	\$40,000
Current Retiree	Pre-consolidation amount (HR)
Future Retiree Benefits hired prior to 05/01/2011	1x Annual Salary to \$50,000
Future Retiree Benefits hired after 05/01/2011	No coverage

Voluntary Life – MetLife

Voluntary Life/AD&D	
Employee	Available in increments of \$10,000 up to the lesser of 5x Annual Salary or \$500,000
Spouse	Available in increments of \$10,000 up \$250,000 but cannot exceed EE life insurance amount
Dependent (6 months+)	\$10,000 or \$20,000
Benefit Reduction Schedule	Benefit amount reduces to 60% at age 70

Employees can elect to continue voluntary life insurance through the Principal via payroll deduction

Voluntary Life – MetLife v Principal Cost

Age Bracket	Avg Coverage Amount	MetLife Monthly Cost	Principal Monthly Cost
20-24	\$60,000	\$3.00	\$7.32
25-29	\$80,000	\$4.80	\$9.76
30-34	\$90,000	\$7.20	\$13.68
35-39	\$110,000	\$11.00	\$18.92
40-44	\$110,000	\$16.50	\$26.62
45-49	\$100,000	\$25.00	\$34.20
50-54	\$90,000	\$36.90	\$47.88
55-59	\$70,000	\$46.20	\$57.54
60-64	\$60,000	\$52.20	\$67.32
65-69	\$50,000	\$69.50	\$101.70
70-74	\$70,000	\$170.10	\$231.14

- Employees can transfer coverage to MetLife from Principal without health questions up to \$300,000.
- Spousal coverage can be transferred up to \$30,000 without health questions.
- Child life can be transferred up to \$20,000 max benefit.

Voluntary STD – The Standard

Short Term Disability	
Benefit amount	60% of weekly salary
Benefit Max	Up to \$1,000 week
Benefit elimination period	14 Calendar Days
Benefit duration	90 Calendar Days
Guarantee Issue	Yes
Pre-Existing Condition	None
Late Enrollees	Late entrant have a 60-day elimination period for sickness and pregnancy

Age	Salary	Weekly benefit	Standard Monthly	Principal Monthly
30	\$40,000	\$462	\$39.69	\$46.15
40	\$55,000	\$635	\$26.65	\$31.73
45	\$35,000	\$404	\$17.77	\$21.00
55	\$45,000	\$519	\$30.12	\$35.31

Members can continue coverage through the principal via payroll deduction

Voluntary LTD – The Standard

Long Term Disability	
Benefit amount	60% of monthly salary
Benefit Max	Up to \$5,000 month
Benefit elimination period	90 Calendar Days
Benefit duration	Social Security Normal Retirement Age
Guarantee Issue	Yes
Pre-Existing Condition	3/12 for new enrollees

Age	Salary	Weekly benefit	Standard Monthly	Principal Monthly
30	\$40,000	\$2,083	\$12.67	\$14.67
40	\$55,000	\$4,583	\$17.42	\$58.67
45	\$35,000	\$2,917	\$11.08	\$47.25
55	\$45,000	\$3,750	\$14.25	\$96.38

Members can continue coverage through the principal via payroll deduction

Flexible Spending

- Healthcare Flexible Spending Account
 - Maximum contribution of \$2,700
 - Some eligible expenses include – deductible, copayments, dental expenses, vision expenses
- Dependent Care Flexible Spending Account
 - \$5,000 Maximum contribution for married couple filing joint income tax return, \$2,500 if unmarried or married filing separate income tax returns
 - Some eligible expenses include – day care, after school, in-home care, summer camps
- May rollover up to \$500 of unused Healthcare Flexible Spending Account funds. Any other unused funds will be forfeited.

Flexible Spending

- Continued administration by WageWorks
- See how your savings under Healthcare FSA add up with the *take care* calculator:
wageworks.com/takecare-mynewfsa
- See how your savings under Dependent Care FSA add up with the *take care* calculator:
wageworks.com/takecare-mydcfsa
- Check your balances and manage your account by downloading the MyFlex mobile app



Supplemental Benefits – AFLAC

Critical Illness	
Employee	Up to \$30,000 lump sum benefit
Spouse	Up to 50% employee coverage amount
Dependent	Up to 50% employee coverage amount
Guarantee Issue	Yes
Pre-Existing Conditions	None (Coverage available for new diagnosis after 1.1.2020)
Wellness Benefit	\$50
Recurrence Benefit	Included (Must be 12 consecutive months for cancer)

Covered Conditions include but are not limited to:			
Invasive cancer	Heart attack	Loss of hearing	Skin cancer (\$250/yr)
Major organ transplant	Coma	Loss of sight	Advanced Alzheimer's (25%)
Bone marrow transplant	Paralysis	Loss of speech	Advanced Parkinson's (25%)
Stem cell transplant	Stroke	Benign brain tumor	C.A. Bypass (25%)
Non-invasive cancer (25%)	ESRD	Sudden cardiac arrest	Severe Burns

Supplemental Benefits – AFLAC

Group Accident	
Doctor's Office Initial Visit	\$100
Emergency Room Treatment	\$150
Diagnostic Exam	\$50 per accident
Follow-Up Exam	\$30 up to 6 visits
Ambulance Ground	\$400
Ambulance Air	\$1,500
Hospital Admission	\$1,000
Hospital Stay	\$200/day up to 365 days
Hospital Intensive Care	\$400/day up to 30 days
Fracture (Open/Closed/Chip)	Up to \$8,000
Dislocations	Up to \$8,000
2 nd Degree Burns (35+ square inches)	Up to \$1,000
Accidental Death Life Insurance	\$50,000 EE/\$25,000 Spouse/\$20,000 Child
Wellness Benefit	\$50

Supplemental Benefits – AFLAC

Group Hospital Indemnity	
Hospital Confinement	\$1,000
Daily Hospital Confinement	\$100/day up to 15 days per confinement
Hospital Intensive Care	\$200/day up to 10 days per confinement
Wellness	\$50
Guarantee Issue	Yes
Pre-existing conditions	None

Supplemental Benefits – AFLAC

Group Whole Life		
Employee Max	Up to \$300,000	
Spouse Max	Up to \$100,000	
Child Max	Up to \$25,000	
Guarantee Issue	Yes	
Employee GI	Up to \$100,000	
Spouse GI	Up to \$50,000	
Child GI	\$10,000 Child Life Term Rider	
Policy Features	Portability, Waiver of Premium, Accidental Death Benefit Rider and Accelerated Benefit Rider	
Issue Age	Face Amount	Monthly Cost
25 (Non-Tobacco)	\$20,000	\$17.23
35 (Non-Tobacco)	\$20,000	\$23.30
45 (Non-Tobacco)	\$20,000	\$39.44
55 (Non-Tobacco)	\$20,000	\$76.13

Policies through Mass Mutual, Liberty National, Colonial and Transamerica can be continued

Legal Services

- Coverage is available through Legal Shield
- Access to a nationwide network of attorneys
- Work with you in person, over the phone or online on legal issues
- Review or prepare documents
- Make calls or write letters on your behalf
- Represent you in court
- Family law, real estate matters, civil damage claims, criminal matters, debt related matters, dispute with a landlord, government benefits, small claims court, tax issues, traffic matters, etc.

Gym Membership Discounts

Macon-Bibb County Employees has available to them discounted membership to two local fitness/wellness centers. This discount is being given by Macon-Bibb County and your monthly rate will be payroll deducted.

- Employees will receive a special membership rate of \$24.40 per month for the Navicent Health Wellness Center. For more information, call 478-477-2300, visit their Macon location, or visit www.navicenthealth.org/wellnesscenter.
- Kinetix Health Club would like to present employees and their families with an exclusive membership offer of \$12.00 per month. Kinetix Health Club have several locations in the Macon area to choose from. Please check out their website for more information www.kinetixhealthclub.com.

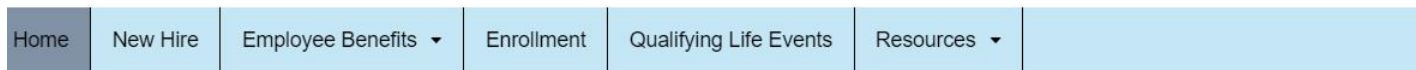


Benefit Resource Center

This site contains benefit information, informative videos on each benefit offering, links to important documents and forms, and contact information. www.nfpsebenefits.net/maconbibb/



Benefit Resource Center



Questions



NFP.com