



*Life is like riding a bicycle. To keep your balance, you must keep moving.*

*Albert Einstein*

# Reminders for the New Year!

## Health Plan Deductibles

Deductibles start over each calendar year - January 1st.

### HMP Health Management Plan

Single - \$1,500 (City HRA pays \$750)

Family - \$3,000 (City HRA pays \$1,500)

### Traditional PPO Plan

Single - \$300

Family - \$900

### Prescription

\$250/person (\$750 family maximum)

### Dental

\$25/person (\$75 family maximum)

## Wellness Program - For employees on the City Health Plan

### Health Risk Assessment (HRA)

The HRA measurement period is **January 1 - September 30** each year and is used to provide valuable insight into major healthcare risk factors. Employees who do not complete the HRA within this timeframe will pay an additional \$25/pay period for the health insurance. This deduction will begin January 2025 and will continue for one full year.

### Tobacco Attestation

The Tobacco Attestation form should also be completed each year for all employees on the City's Health Plan. This form will be included in your annual Wellness Program letter. Tobacco users will pay an additional \$17.50/pay period for the health insurance and are encouraged to participate in the free Tobacco Cessation program through Premise Health.

Wellness Program letters are being hand-mailed to all eligible employees this month.

# Are You a New Employee?

New employees with the City of Montgomery are to watch the online **New Employee Orientation video** immediately upon hire. After the Benefits Office has received the signed **Orientation forms**, a benefits packet will be hand-mailed to all full-time new hires.

Benefit packets will include benefit plan documents and instructions for enrolling in the benefits. Most employees will now enroll in the following benefits via Call Center with a Colonial Life Benefits Counselor:

- Vision
- Flexible Spending Accounts
- Voluntary Life Insurance
- Colonial Life Voluntary products

Enrollment in the health plan will continue to be completed with all other new hire paperwork.

## Voluntary Life Premium Increase

The Voluntary Life Insurance through MetLife will increase from \$2.05/pay period to \$2.26/pay period beginning with the January 12th paycheck.

This benefit provides \$10,000 for the employee, \$10,000 for the employee's spouse, and \$5,000 for each dependent child under age 26. Covered employees, spouses, and dependents are not able to be covered under more than one policy.

Employees are able to enroll in this benefit either as a new hire or during the annual Open Enrollment period. If enrollment occurs outside of the initial new hire enrollment period, the Statement of Health Questionnaire must be completed.

## Have You Filed Your Wellness Claims?

Employees with Colonial Life or Aflac policies may have a Health Screening Benefit attached to the policy.

Depending on the policy you have, such as Critical Illness, Cancer, or Accident, you could receive up to \$100 for getting certain screenings in the year.

**File your wellness claims today!**

Colonial Life - 1-800-325-4368

**[www.coloniallife.com/individuals/claims](http://www.coloniallife.com/individuals/claims)**

Aflac - 1-800-992-3522

**[www.aflac.com/file-a-claim](http://www.aflac.com/file-a-claim)**

# Safety Tips: Working Outside in Cold Weather

- 1. Dress appropriately:** Wear multiple layers of clothing to stay warm and choose insulated, waterproof, and windproof outerwear. Don't forget to wear a hat, gloves, and warm socks to protect extremities.
- 2. Use proper footwear:** Wear insulated, slip-resistant boots with good traction to prevent slips and falls on icy surfaces.
- 3. Stay hydrated:** Even though it's cold, it's important to stay hydrated. Drink plenty of fluids throughout the day, preferably warm liquids like tea or soup, to prevent dehydration.
- 4. Taking breaks:** Working in cold weather can be physically demanding. Take breaks in warm areas to rest and warm up.
- 5. Be aware of frostbite and hypothermia:** Learn the signs and symptoms of frostbite (such as numbness, pale skin, and tingling) and hypothermia (such as shivering, confusion, and drowsiness). If you or a coworker experience these symptoms, seek medical attention immediately.
- 6. Use proper equipment:** Ensure that all equipment and vehicles, are in good working condition and have been serviced for winter use. Clear ice from work areas to prevent slips and falls. Clear ice from the windshield of vehicles before heading out to your assigned work location.
- 7. Practice proper lifting techniques:** When lifting heavy objects, use proper lifting techniques to avoid strain or injury. Cold weather can make muscles more prone to injury, so take extra care.
- 8. Stay visible:** Wear high-visibility clothing or reflective gear to ensure that you are easily seen by motorists and other workers, especially during low light conditions in winter.
- 9. Communicate with coworkers:** Establish a system of communication with coworkers, especially when working in isolated or remote areas. Check on each other regularly to ensure everyone's safety.
- 10. Stay informed:** Stay updated on weather conditions and forecasts to be prepared for any changes. Follow any safety guidelines or protocols provided by your department.

Remember, safety should always be a priority. If you have any concerns or doubts about working in extreme weather conditions, consult with your supervisor for additional guidance.



# January EAP Webinar

## *Staying Healthy As You Age*

Preparing to age healthy starts at a young age. The recent view on aging has become “it’s a matter of mind” and it’s all about how you feel! With longevity, we are seeing more chronic disease and conditions. Naturally, genetic makeup plays a part in the aging process too. However, adopting healthy habits and behaviors will contribute to a productive and meaningful life as you age. Learn how perception, nutrition and lifestyle play key roles in healthy aging. The goal is to enjoy the golden years!

The webinar is available all month long on the Uprise Health Work-Life Portal.

Visit [members.uprisehealth.com](https://members.uprisehealth.com), enter Access Code **CityOfMontgomery**, and click **Work-Life Sign In**.

View the [2024 Monthly Webinar Calendar](#) for upcoming webinars.

## MedsYourWay Retail Program

Blue Cross Blue Shield and Prime Therapeutics has implemented a new prescription drug retail program beginning January 1, 2024. This program delivers the best available medication pricing for members when visiting the pharmacy.

Instead of having to shop multiple pharmacies or discount drug cards, when members present their BCBS ID card at the pharmacy, the MedsYourWay program automatically compares plan covered benefit pricing to available discount card prices. The lowest available prescription drug price option is then presented to the member at the pharmacy.

In addition, the program provides access to discounts on eligible non-covered medications and many over-the-counter items. A listing of items is available at [AlabamaBlue.com](https://AlabamaBlue.com).

**Start Saving Today. Visit [MyPrime.com](https://MyPrime.com) To See Which Of Your Medicines Are Available For A Discount**



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## Risk Management Webpage

[www.montgomeryal.gov/  
government/city-employees/  
risk-management](http://www.montgomeryal.gov/government/city-employees/risk-management)

- Benefit Plan Documents & Enrollment Forms
- Wellness Program Resources
- Workers' Comp Forms & Instructions
- City Driver Permit Application
- Archived Newsletters
- And more