



City of Hendersonville
Tennessee

Employee Benefits Manual

FY 2020 - 2021

Employee Benefits Manual

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This Employee Benefits Manual is provided as a quick reference guide and describes benefits currently offered for the 2020-2021 Fiscal Year. The City of Hendersonville reserves the right to change or omit any of the benefits and/or policies referenced at any time. This manual should not be construed as a ‘contract’ and employees are cautioned to review applicable Personnel rules and regulations, ordinances, insurance benefit booklets, policies and/or contracts. Any discrepancies between the information contained in this booklet and any prevailing policies, contracts, ordinances or rules and regulations are inadvertent. Contact the HR Dept office for assistance or questions.

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BASIC BENEFITS

INSURANCE IN GENERAL

WHO IS COVERED?

Coverage is provided for Full-Time employees only.

WHEN IS COVERAGE EFFECTIVE?

Coverage begins on the first day of the month following the first complete month of service.

Example: You begin work October 7, 2020; your insurance coverage goes in effect December 1, 2020.

Exception to this is Life Insurance which begins on your start date.

WHEN DOES COVERAGE END?

Coverage ends at the conclusion of the month in which you terminate; however, Disability and Life insurance policies end on the date of your termination.

Example: If you terminated on October 27, 2020, your Medical, Dental, and Vision coverage would end October 31, 2020.

COBRA

CONTINUATION OF COVERAGE

In most instances you will be eligible for COBRA benefits. COBRA is a federal law which allows you to stay on your employer's benefit plan for an additional 18 months. (36 months for divorced spouses, your spouse if you die, and dependents who reach the age limit.) You pay all costs, including what the city previously paid on your behalf. Benefits eligible for COBRA continuation are Medical, Dental and Vision only.

You have 60 days after the qualifying event (i.e. termination, divorce, death of subscriber, birthday of dependent child, etc.) to notify the City that you wish to elect COBRA. You are then given an additional 45 days if needed to make your payments. Your coverage is then made retroactive such that you have no gap in your insurance coverage. Once your initial payment has been made, you will make monthly payments to the Human Resources Dept at City Hall by the first of each month you wish to continue your insurance coverage.

The spouses and/or dependents of retirees, who remain on our plan prior to the retired employee's eligibility for Medicare, are also eligible for COBRA.

Employees are responsible for notifying the Human Resources Dept for dependents who no longer qualify because of divorce, children reaching the limiting age, or who are no longer considered a dependent per IRS.

For dependents obtaining the dependent age limit for Medical, Dental, and Vision coverage, a letter will be sent from our carrier to the employee and HR office advising them of the same and a COBRA notice will be sent.

RETIREE'S MEDICAL COVERAGE CONTINUATION

The City currently has contract provisions with Medical, Dental, and Vision carriers which allow employees eligible for retirement the privilege of remaining covered under the City's plan until they are eligible to receive Medicare. The benefits of this arrangement are that employees can receive coverage at group rates.

Employees hired ***July 1, 2008 or later*** must pay the full cost of the coverage for each month they wish to continue the plan through the City.

Employees hired ***June 30, 2008 or before*** and who are either age 60 or have 30 years of service with the City of Hendersonville are eligible to receive a City-paid portion of their Medical insurance if the employee elects to continue on the plan.

The portion of the premium paid will be the dollar amount the City pays for the individual employee coverage multiplied by the applicable amount percentage as shown:

<i>Retirement age</i>	<i>City Years of FT Service*</i>	<i>Multiplier</i>
Any age	30 or more	100%
60 and over	30 or more	100%
60 and over	25-29	75%
60 and over	20-24	50%
60 and over	15-19	25%

*Years of full-time service, excluding any periods of employment where Service Anniversary Date was adjusted per City rules.

BENEFITS THE CITY PAYS FOR

The City pays for all costs associated with the following employee benefits:

- Approx \$535 per month towards Employee Medical insurance*
- Approx \$768 per month towards One eligible dependent Medical insurance*
- Approx \$1,180 per month towards Family Medical insurance*
- Dental insurance
- Vision insurance
- Short Term Disability
- Long Term Disability
- Life insurance
- Employee Assistance Program
- Retirement through TCRS
- Tuition Reimbursement (if applicable)
- Longevity Bonus (if applicable)

*These amounts will vary depending on which plan the employees chooses.

BENEFITS THE EMPLOYEE PAYS FOR

The employee pays the costs for any of the following elective benefits:

- Their share of employee Medical insurance
- Their share of family Medical insurance
- Dependent Dental insurance
- Dependent Vision insurance

VOLUNTARY PAYROLL DEDUCTION OPTIONS

- Additional Life insurance for employee, spouse, and/or children
- Credit Union
- 457 Plan and Roth 457 Plan through VOYA
- Union Dues

ELIGIBILITY PERIOD FOR ENROLLMENT

Guaranteed coverage is provided as long as employees and dependents enroll within the initial eligibility period.

This means within 31 days of hire date, birth of a dependent, or marriage. If you miss your initial enrollment period, you will need to wait until the next open enrollment period which is usually in May for the new plan year which starts in July. There are certain qualifying events which allow exceptions to the above such as dependent loss of coverage under another plan.

Late entrants to the dental plan have limited services the first year on the plan. Late entrant is defined as someone who did not enroll when initially eligible.

TO FILE CLAIMS

Medical - Health Care provider files

Dental - Care provider files

Vision - Network Provider files; Non-network provider you file

Drugs - Pharmacy files online with BCBS at time of purchase

Disability - Contact Personnel

Life - Contact Personnel

Retirement - TCRS Self-Service portal on TCRS website

CLAIM INFORMATION

- Medical - 1-800-565-9140 www.bcbst.com
- Dental - 1-800-244-6224 www.cigna.com
- Vision - 1-800-877-7195 www.vsp.com

ELIGIBLE DEPENDENTS

As a general rule, unmarried dependents will be covered to age 24 provided they are considered a dependent according to IRS. Under the American Health Care Act (AHCA), dependents up to the age of 26 regardless of marital status can be covered by your Medical insurance. This applies to Medical, Dental, and Vision coverages. In situations of divorce, step-children or guardianship, the insurance company may ask for court documents which stipulate that coverage be provided by the employee.

TO CHANGE BENEFICIARIES

Life Insurance – Employee Self Service (ESS) portal

Retirement - go online to TCRS website and access the TCRS Self-Service portal click on

TCRS Phone: (800) 922-7772

MEDICAL BENEFITS

The City offers a choice of three (3) medical plans through BlueCross BlueShield. Plans 1 and 2 are in the P Network. Plan 3 is in Network S.

Employees also have three (3) tiers to select from within those options:

- Employee only
- Employee + One (one eligible dependent)
- Employee + Family (multiple eligible dependents)

This is a brief summary of some of the **IN NETWORK** benefits of these plans for comparison purposes. It is important that you select an in network provider for your medical services as there are significant penalties if you don't. The benefit amounts for out of network providers are provided in the contract and certificate booklet as well as more specific and detailed information on each of the plans.

During enrollment periods or other qualifying events, you have the option of opting out of our medical plan. Our plan year is July 1 – June 30. Open Enrollment is usually conducted in May for the coming plan year. You and your dependents must be on the same plan.

All three (3) medical insurance options are Health Reimbursement Arrangements (HRA) plans. The plans offer a reimbursement for a portion of the deductible. Plan 3 has co-pays for office visits and plans 1 & 3 offer a drug card.

Two of our plans, Plan 1 (base plan) and Plan 2 (buy up plan) uses BlueCross BlueShield's Network P. This is a fairly broad network with most doctors and hospitals. Plan 3 (buy down plan) uses Network S which includes Vanderbilt, St. Thomas, and Sumner Regional.

Plan 3 DOES NOT include any of the TriStar facilities.

Please visit www.bcbst.com to ensure that your doctors and facilities participate in the network you select.

BCBS IN NETWORK	Option 1 (Base Plan)¹ P Network	Option 2 (Buy Up Plan)¹ P Network	Option 3 (Buy Down Plan)¹ S Network
Monthly cost for Employee ONLY	\$62.38	\$154.44	\$35.00
Monthly cost for Employee + One eligible dependent	\$421.56	\$712.84	\$268.94
Monthly cost for Family	\$544.20	\$835.15	\$392.76
Deductible			
Individual	\$600 net ²	\$350 net ³	\$750 net ⁴
Family	\$1,200 net ²	\$700 net ³	\$1,500 net ⁴
Co-insurance	70%	80%	70%
Annual Out of Pocket Max			
Individual	\$2,400 net ²	\$1,350 net ³	\$2,750 net ⁴
Family	\$4,800 net ²	\$2,700 net ³	\$5,500 net ⁴
Lifetime Maximum	No limit	No limit	No limit
Office Visit Co-Pay	subject to deductible and co-insurance	subject to deductible and co- insurance	\$30 primary care \$50 specialist
Walk in Clinic Some may bill as urgent care resulting in \$250 ER co-pay check with facility (CareNow)	subject to deductible and co-insurance See side note	subject to deductible and co-insurance See side note	\$30 primary care \$50 specialist See side note
Preventative Services	100%	100%	100%

BCBS IN NETWORK	Option 1 (Base Plan)¹ P Network	Option 2 (Buy Up Plan)¹ P Network	Option 3 (Buy Down Plan)¹ S Network
Chiropractor 30 visit limit	Subject to deductible and co-insurance	Subject to deductible and co-insurance	Subject to deductible and co-insurance
Routine diagnostic procedures such as X ray and lab work in conjunction with office visit	Subject to deductible and co-insurance	Subject to deductible and co-insurance	100%
Wellness Office visit	100%	100%	100%
Immunizations	100%	100%	100%
Routine well child exams and immunizations	100%	100%	100%
Routine well woman exam	100%	100%	100%
Routine mammogram, cervical cancer, and prostate screening	100%	100%	100%
Other well care screenings such as Colonoscopy and Sigmoidoscopy (age 50 and above)	100%	100%	100%
Routine adult physical	100%	100%	100%
Allergy testing, allergy injections, and extracts	Subject to deductible and co-insurance	Subject to deductible and co-insurance	100%

BCBS IN NETWORK	Option 1 (Base Plan)¹ P Network	Option 2 (Buy Up Plan)¹ P Network	Option 3 (Buy Down Plan)¹ S Network
Maternity Prenatal and postnatal Delivery	Subject to deductible and co-insurance	Subject to deductible and co-insurance	Subject to deductible and co-insurance 1 st visit \$30 or \$45 depending on physician status
Prescription Drugs not specialty-check plan documents for details on specialty drugs	\$15/\$45/\$65 co-pay Home delivery 90-day supply 2 times co-pay Co-pay does not apply to deductible	Subject to deductible and co-insurance Counts towards out of pocket max and deductible	\$15/\$45/\$65 co-pay Home Delivery 90-day supply 2 times co-pay. Co pay does not apply to deductible
Hospital and related includes In and Out-patient services; non routine diagnostic (MRI, Cat scan, etc) <i>prior approval required</i>	Subject to deductible and co-insurance	Subject to deductible and co-insurance	Subject to deductible and co-insurance
Emergency Room Services	\$250 co-pay waived if admitted to hospital	\$250 co-pay waived if admitted to hospital	\$250 co-pay waived if admitted to hospital
Hospice	100%	100%	100%
Ambulance	Subject to deductible and co-insurance	Subject to deductible and co-insurance	Subject to deductible and co-insurance
Durable medical equipment	Subject to deductible and co-insurance	Subject to deductible and co-insurance	Subject to deductible and co-insurance

BCBS IN NETWORK	Option 1 (Base Plan)¹ P Network	Option 2 (Buy Up Plan)¹ P Network	Option 3 (Buy Down Plan)¹ S Network
<p>Outpatient Rehabilitation (Short Term)</p> <p>Physical, speech, occupational, and manipulative therapy limited to 30 visits per therapy type per Annual Benefit Period</p> <p>Cardiac and pulmonary rehab therapy limited to 36 visits per therapy type per Annual Benefit Period</p>	Subject to deductible and co-insurance	Subject to deductible and co-insurance	Subject to deductible and co-insurance
Outpatient Mental Health - Outpatient Substance Abuse	Subject to deductible and co-insurance	Subject to deductible and co-insurance	Subject to deductible and co-insurance
In-Patient Mental Health and Substance Abuse Requires prior authorization	Subject to deductible and co-insurance	Subject to deductible and co-insurance	Subject to deductible and co-insurance
Mental Health and Substance Abuse Services	Treated the same as other illnesses	Treated the same as other illnesses	Treated the same as other illnesses

¹All above represent *IN NETWORK* only. Significant penalties apply for non-network utilization.

²Option One Individual deductible reimbursed by city \$601-\$800; \$1,201-\$1,600 Family

³Option Two Individual deductible reimbursed by City \$351-\$500; \$701-\$1,000 Family

⁴Option Three Individual deductible reimbursed by City \$751-\$1,200; \$1,501-\$2,400 Family

⁵Out-of-pocket maximums reflect the total out-of-pocket maximum and are not reduced for deductibles that are reimbursed.

TELEMEDICINE

Through Teladoc

If you are a participant in one of our Health Insurance plans beginning July 1, 2020, you and your family members (spouse and/or children) will have access to telemedicine services provided through Teladoc at NO COST to you.

Teladoc uses technology (telephone and video conferencing) to facilitate communication between a state-licensed doctor and you. You may use the Teladoc benefit to contact a physician and receive medical treatment for a wide variety of medical conditions (cold/flu symptoms, bronchitis, ear infection, respiratory infection, allergies, sinus problems, urinary tract infection, and many others).

Telemedicine offers numerous benefits. Here are just a few of the advantages:

- Remote Access – call Teladoc to begin a consultation and a state-licensed doctor will return your call in no more than 2 hours (usually quicker).
- Cost Savings – there is NO cost for you to use this service.
- Coverage for your family – even if your family members (spouse and children) are not on the City’s health insurance plan, they may use your Teladoc benefit.
- Convenient Care – doctors are available 24 hours a day, 7 days a week!

How to Access Teladoc

- Call the toll-free number: (800) 835-2362
- Download the Teladoc mobile app

EMPLOYEE BENEFITS PORTAL

The City now has a full-service benefits portal and app for employees to conveniently keep up with and access all kinds of helpful benefits information.

www.hvilletnbenefits.com/

NON-SMOKER / TOBACCO DISCOUNT

Employees who are non-smokers or non-tobacco users are eligible for up to \$10.00 per month discount on their insurance premiums provided they have not smoked or used tobacco within the past 12 consecutive months prior to open enrollments or new hire enrollment. Employees who pledge to complete a City-approved smoking cessation program will qualify.

DENTAL INSURANCE

thru Cigna Dental

The **DPPO** is an incentive plan with benefits on many procedures from 70% to 100%. When you begin employment, your benefits on these procedures start at 70%. As long as you visit your dentist regularly and have necessary services completed during the year, the following July, your benefit will improve by 10%. DPPO applies to most routine procedures and there is no deductible for preventative care. Should you fail to go to the dentist in any fiscal year, your benefit either stays at 70% or falls back to 70%. Preventative benefits at 100%. This plan now has a \$25/\$75 deductible for certain procedures/care.

- The City pays for Full-Time employees' Dental coverage.
- The cost to insure a family is \$57.12 per month.

Certain procedures are only paid at 50%. These include:

- Crowns and cast restorations
- Orthodontics (50% to age 19 and \$1,000 Lifetime maximum)
- Prosthodontics (dentures and bridges)

The **DHMO** plan offers employees a cheaper dental option, but with a much smaller network.

- The City pays for Full-Time employee's Dental coverage.
- The cost to insure a family is \$26.08 per month.

Dental benefits are limited to \$1,000 maximum per person per benefit year.

Go to www.cigna.com for information on providers in the network, claims status, and other available benefits.

VISION INSURANCE

thru Ameritas/Vision Service Plan (VSP)

The City pays for Full-Time employees' Vision insurance.

The cost to insure a family is \$10.96/month.

Vision Service Plan (VSP) - as long as you utilize doctors in the VSP network, you are entitled to:

- One exam every 12 months subject to \$20 annual deductible
- Lenses every 12 months
- Frames every 24 months (\$105)
- Contacts every 12 months (\$105)

Go to www.vsp.com for information on benefits, network providers and out of network claim forms.

Should you utilize the services of a NON-network provider, follow these steps:

1.) Pay the provider the full amount of the bill and request a copy of the bill that shows the amount of the eye examination, lens type and frame.

2.) Send a copy of the itemized bill(s) to VSP at the address below. The following information must be included in your documentation:

- Member's name and mailing address
- Member's ID number (social security number)
- Member's employer or group name
- Patient's name, relationship to member, and date of birth

Vision Service Plan

Attn: Claims Services

PO Box 385018

Birmingham, AL 35238-5018

LIFE INSURANCE

The City provides paid term Life insurance for all Full-time employees. There are two (2) categories of employees:

- Class One (Exempt) employees - \$100,000
- Class Two (Non-Exempt) employees - \$50,000

There is a reduction in benefits for employees who are 70 or older.

There is an accidental death rider which adds double the face value of the term life insurance. This means if you are a Class Two (Non-Exempt) employee and you are killed in a car wreck, your beneficiary receives \$150,000. If you succumb to pneumonia, your beneficiary receives \$50,000.

Term life is only in effect through the date of your termination. Example: You resign or retire on September 15th. Your life insurance stays in effect until midnight on September 15th.

Life insurance is a benefit that is not covered by the COBRA laws; however, if you contact the agent within 30 days, you can convert your policy. The rates and terms will not be the same. This is usually of benefit only to those individuals who cannot be covered due to health conditions that affect their insurability.

SHORT TERM DISABILITY ***(STD)***

The City pays for Short Term Disability coverage for all Full-time employees. You are eligible to receive Short Term Disability benefits only AFTER you have used all of your Sick leave benefits. You may collect Short Term Disability up to a maximum of 26 weeks, depending on your eligibility and amounts of Sick leave available. The benefits vary:

- Class One (Exempt) employees receive either 67% of weekly salary or \$800, whichever is less.
- Class Two (Non-Exempt) employees receive either 67% of weekly salary or \$500, whichever is less.

For carrier contact info, see LONG TERM DISABILITY below.

LONG TERM DISABILITY

(LTD)

The City pays for Long Term Disability coverage for all Full-time employees. The insurance will pay up to 60% of monthly earnings should you become disabled according to the definitions of disability which will vary for Exempt vs Non-Exempt employees.

There is a 180-day benefit waiting period.

The maximum monthly benefit is \$5,000.

Benefits will be offset should there be other income received from certain sources such as retirement, social security, or worker's compensation.

Example:

You are entitled to receive \$2,500 per month disability; however, you are drawing \$1,300 from TCRS. You will receive \$1,200 per month from Long Term Disability.

Long Term Disability benefits are only available until certain ages depending on the onset of the disability.

Carrier information for Short Term and Long Term Disability:

Mutual of Omaha Insurance Company
3300 Mutual of Omaha Plaza
Omaha, NE 68175
Phone: (800) 877-5176

Website: www.mutualofomaha.com/

EMPLOYEE ASSISTANCE PROGRAM

(EAP)

The City of Hendersonville purchases for all its Full-time employees and dependents prepaid counseling sessions. Employees and their families are encouraged to take advantage of these confidential counseling services for such issues as divorce, bereavement, child rearing problems, drug, alcohol and other addictions, financial issues, job stress, etc.

To obtain services, call (800) 822-4847 and identify yourself as a City of Hendersonville employee. You will be entitled to be treated for up to eight (8) visits per episode at no charge to you. Provisions can be made with your health insurance carrier to file claims if additional visits are needed.

This service is provided by LifeServices EAP. You will be able to choose from a network of providers for services. This network has providers all over Sumner County and Davidson County.

A counselor is on call 24 - 7 if you need emergency assistance.

Contact the Human Resources office for additional information if needed.

TUITION REIMBURSEMENT

In order to qualify for Tuition Reimbursement and/or Education Attainment Pay, there are specific requirements that must be met. Check out the City's 'Tuition Reimbursement Policy' for additional information.

It is the policy of the City to share the tuition expense with employees interested in attaining a higher level of technical or academic competence through education at a university or college. College level courses must be taken through an institution that is accredited by one of the six (6) regional accrediting agencies recognized by the Council for Higher Education Accreditation; provided, however, that Information Technology personnel may qualify for education attainment with degrees from schools not recognized by the Council for Higher Education Accreditation so long as such schools are accredited by the Accrediting Commission of Career Schools and Colleges of Technology or a similar accrediting agency which is listed by the United States Department of Education as a nationally recognized accrediting agency.

The employee shall furnish the Human Resources Department the sufficient information necessary to determine the institution's accreditation. Course work and the pursuit of a degree shall be directly related to the employee's current position or a position within their department that may be considered a promotional opportunity. Once approved, employees will be reimbursed for what they pay for tuition costs only at rates comparable to those charged by state institutions at the conclusion of the course. All approvals of application are subject to budget approvals in the fiscal year of the requested reimbursements.

Grades of "A" and "B" receive full reimbursement. "C's" earn 50% reimbursement. There is no reimbursement for grades lower than a "C". Reimbursements are limited to \$5,250 in a calendar year.

RETIREMENT

The City pays for all employee costs associated with the Tennessee Consolidated Retirement System (TCRS) as of October 1995.

ELIGIBILITY: Completion of six (6) month of Full-Time employment.

VESTING: 5 years

BENEFITS: This is a defined benefit plan. This means that expected benefits are based on a set formula and not how well any particular investments performed.

TCRS SELF-SERVICE

We encourage all newly-hired employees to go to the TCRS Self Service portal on their website to establish an online account. Your personal information and account maintenance will be available and handled through this website. This is also where you can designate a Beneficiary for your account.

FORMULA

In its simplest form, the formula for yearly retirement benefits is: Years of service times average final salary times a factor of .015.

Example: Your average final annual salary is \$30,000. You have 20 years' service credit. Your annual retirement benefit will be \$9,000.

There are enhancements which will increase this figure. For example, the City authorized a 5% one-time increase and there is a complicated formula involving social security integration levels which may increase benefits also.

There is a special provision for certain military service counting as service credits and certain applicable retiring employees are allowed to count one-half of their unused sick leave balances towards retirement credits. Twenty (20) days equals one month.

In addition, there are disability provisions which will provide income according to your projected retirement income.

RETIREMENT CHECKLIST

The HR Department has put this simple checklist together for those employees planning on or considering retiring. Simply follow these steps:

1. Employee needs to provide a letter of intent to retire to their Department Head. This letter will need to include their effective date of retirement.
2. The department will prepare a Retirement PAF (with letter from employee attached) and forward to the HR Dept. This PAF will note retirement effective date, any vacation and comp leave balances to be paid if applicable; sick leave payment to be paid if applicable and/or sick leave available to be applied for retirement service credit. Remember to include any projected accruals or other earned days off the employee may earn or qualify for until retirement date noted separately.
3. Employee will need to log into their TCRS account (TCRS Self-Service portal on their website) and follow the steps for Retirement. Contact HR Department and schedule an appointment to go over insurance options available as a retiree (auto draft of premiums), wellness program as a retiree, importance of maintaining current address info, etc.
4. The HR Dept will complete Employer information and process the application through TCRS portal once the employee completes their portion.
5. Paperwork will need to be prepared for any insurance coverage options they elect/applicable COBRA notifications and set up auto draft with Finance Department.

TCRS encourages employees who are retiring to have their application completed and submitted online through the TCRS Self-Service portal a minimum of 60-90 days PRIOR to your last paid day of service. Please keep in mind that the end of the calendar year and end of school year are historically very busy times with TCRS and extra time for paperwork processing may be necessary.

ELIGIBILITY TO RECEIVE RETIREMENT BENEFITS

Vested and either 30 years of TCRS service or age 60.

There are provisions for early retirement at a reduced level of benefits. For instance, an individual who has 10 years of service at age 55 or 25 years of service can retire at a benefit level of 76% of the full retirement. There is a 0.4% reduction for each month of early retirement.

LONGEVITY PAY

Longevity pay is a bonus paid annually during the same month as the employee's service anniversary date. If approved by the City of Hendersonville Board of Mayor and Alderman in the fiscal year budget, an employee's Longevity pay is calculated at the rate of \$95.00 per year multiplied by the years of service subject to budgetary funding.

Regular Part-time employees are eligible once they have attained sufficient hours to qualify (2,080 hours worked equals one year). Employees categorized as Seasonal or Temporary are not eligible for Longevity Pay.

The maximum bonus an employee can receive is \$1,900.

CREDIT UNION

Employees may join Old Hickory Credit Union or Cornerstone Financial for a \$25 refundable fee which is held in escrow. The credit union offers savings accounts, car, and other loans and checking account services. Both have branch offices in Hendersonville. Employees may sign up for the program at each respective business. East Main Street, Hendersonville. The number for Old Hickory Credit union is (615) 847-4043 and for Cornerstone, the number is (615) 264-5080.

Optional Payroll Deductions

VOLUNTARY LIFE INSURANCE

Dependent Life

The City pays for basic term life insurance for employees. On this plan, there is an option for dependents to be insured for a fee of \$1.05 per month. This option provides for \$5,000 for spouse and \$4,000 for eligible dependents.

Employee Voluntary Life

You may choose to add additional insurance for yourself at age and smoker/non-smoker adjusted rates. This is a term life policy. Rates adjust within upcoming fiscal year with birthdays ending in 'zero' or 'five' once you are 30. There is a guarantee issue amount of up to \$50,000 during the initial enrollment period, but benefit amounts reduce at age 70. If you want an amount greater than that or you want to enroll after the initial enrollment period, you will have to undergo medical underwriting. Please review the plan document in Employee Access area of website for more specific details regarding guarantee issue.

Spouse Voluntary Life

This is available only if you enroll in the voluntary life product. Amounts above that are subject to underwriting. Spouses are eligible for a guarantee issue amount, up to half of your amount, in \$10,000 increments to a maximum of \$20,000. Benefit amounts reduce at age 70. Rates adjust within upcoming fiscal year with birthdays ending in 'zero' or 'five' once you are 30.

Child Voluntary Life

This is a benefit that provides \$5,000 worth of coverage for each eligible child. This is available only if you enroll in the voluntary life product. This rate is a flat \$.60 per month regardless of the number of children you have.

VOLUNTARY LIFE

RATE CHART

Rates below are the monthly cost for every \$1,000 of Voluntary Life Insurance Coverage.

Employee

(rates per thousand)

<i>Age</i>	<i>Non-smoker</i>	<i>Smoker</i>
Under 30	.08	.12
30-34	.09	.17
35-39	.11	.22
40-44	.16	.36
45-49	.28	.67
50-54	.46	1.10
55-59	.85	1.75
60-64	1.25	2.25
65-69	2.60	4.20
70-74	3.70	5.70
75+	9.30	13.60

Spouse

(rates per thousand)

<i>Age</i>	<i>Rate/\$1000</i>
Under 30	.10
30 – 34	.12
35-39	.15
40-44	.24
45-49	.42
50-54	.65
55-59	1.15
60-64	1.45
65-69	2.90
70+	4.00

Please note that voluntary life benefits reduce beginning at age 70. At age 70, the benefits will reduce by 35% of the original amount and further reduce to 50% of the original amount at age 75, to 35% at age 80 and to 25% at age 85.

DEFERRED COMPENSATION

457(b) and Roth 457(b) plans

Full Time employees are allowed to participate in an income sheltered investment plan similar to a 401(K), although due to IRS regulations, cities are limited to a different version known as a '457'. Our plans, which the City offers through VOYA, provides employees an opportunity to invest in mutual funds, bond funds, and fixed accounts through payroll deduction on either a pre- or post-tax basis.

TRADITIONAL 457(b) Plan is Pre-Tax

ROTH 457(b) Plan is Post-Tax

There are many reasons why a Traditional 457(b), a Roth 457(b), or a combination of both might be right for you. A lot depends on when you expect to be in a higher tax bracket – now or when you retire. You'll also need to factor in your current financial situation, future goals and personal attitudes as well.

2020 LIMITS

Set by the IRS, contribution limits for 2020 are as follows:

- Minimum: \$50 month (or \$25 per pay period)
- Maximum: \$19,500 annually

For participants age 50+, you may contribute an additional \$6,500 annually

Both plans are 100% employee funded. The City of Hendersonville does not contribute to your plan. The City contributes 100% to a Full-Time employee's TCRS Retirement account.

For information about opening or adjusting your plan, please contact:

- **Ed Stewart (VOYA representative) - (615) 627-5936**
- **Email: ed.stewart@voyafa.com**

The Human Resources office has additional information from VOYA for you.

TAX SAVINGS

(Section 125 Plan)

The City offers a Section 125 plan which provides a means in which income is “sheltered” from both federal and state taxes. This plan allows you to shelter certain allowable expenses such that you owe no federal or social security taxes on the qualified expenses. There is a \$5 minimum that must be deferred per pay period in order to participate.

For example, your income is \$20,000 annually. You have \$2000 in qualified benefits sheltered under one of these plans. What is reported to the IRS as taxable wages is \$18,000. If you are in the 20% tax bracket, your savings are roughly \$400 per year. You will not owe taxes on this money later. Since you will not have paid social security taxes on the amounts sheltered, your income calculations for social security purposes will not reflect these amounts. This usually results in only a small impact on social security benefits; however, employees might want to make inquiries of Social Security based on their own particular situations.

Section 125 plans are also known as "cafeteria plans". The City's plan is known as a premium only deferral which means that you can only shelter amounts for premium payments which are deducted from your paycheck.

Under the Section 125 program offered by the City, employees can shelter amounts spent on premiums for medical, dental and vision insurance. Class two employees may also shelter any voluntary life insurance premiums for their own life insurance up to \$20,000. Class one employees already are provided \$50,000 in insurance which is the limit allowed by the IRS so they are not allowed to shelter any additional life insurance premiums. There is no sheltering allowed for premiums on dependent life insurance.

Employees sign up for the Section 125 participation during their initial eligibility period or during the annual enrollment period in May for the plan year which starts July 1 each year. Once an employee signs up for this program, he or she is committed for the plan year unless there has been a change in a family situation. Examples of allowable changes are: marriage, divorce, death of spouse or child, birth or adoption of child, or change of employment of spouse.

HOLIDAYS

There are 13 paid Holidays in each fiscal year:

- New Year's Day
- MLK Day (observed the 3rd Monday in January)
- President's Day (observed the 3rd Monday in February)
- Employee Birthday*
- Good Friday
- Memorial Day
- Independence Day
- Labor Day
- Veteran's Day
- Thanksgiving Day
- The day after Thanksgiving
- Christmas Eve
- Christmas Day

Holidays are observed in accordance with national guidelines. If the holiday falls on a Saturday, it will be observed on the Friday before. If the holiday falls on a Sunday, it will be observed the following Monday.

* Employee Birthday holidays may be observed one (1) week prior to or one (1) week after the actual employee birthday. To assist with departmental scheduling, employees should give sufficient advance notice to their supervisors as to when they are planning to take their birthday holiday.

Employees scheduled to work on a holiday will receive holiday pay in addition to their regular pay. Employees may also choose to take a holiday (other than birthday) 30 days before or after at a time agreed upon by management in lieu of holiday pay.

Seasonal or Temporary employees do not receive holiday pay. Regular Part-time employees are granted holiday pay at 4.0 hours per holiday.

VACATION

Vacation Leave accrue on the 21st day of each full month worked. Regular Part-Time employees accrue vacation on a pro-rated basis. Full-time employees are granted Vacation Leave as follows according to years of service:

Initial Accumulation	12 days per year
Sixth Anniversary rate change	15 days per year
Tenth Anniversary rate change	18 days per year
15th Anniversary rate change	21 days per year

SICK LEAVE

Sick Leave also accrues on the 21st day of each full month worked. All Full-time employees shall earn one (1) day per month with no cap on accumulation. Regular Part-Time employees accrue Sick Leave on a pro-rated basis. Employees may use up to ten (10) days per calendar year for illness of dependents (anyone who meets the Rules and Regulations definition of Immediate Family). A doctor's note is required for any consecutive Sick leave use for three (3) days or longer.

Employees hired before September 1, 1997 **who are eligible and take regular retirement through TCRS** may be paid one-half their Sick Leave in cash and the balance will count towards retirement service credits with TCRS at the rate of 20 days equals one month.

Employees hired on or after September 1, 1997 who take regular retirement will not receive cash payment; but any unpaid, unused Sick Leave will be applied toward service credits.

SICK LEAVE FUND

To participate, an employee must:

- have a Sick Leave balance of at least 6 days
- have been employed by the City for at least 12 months
- contribute/donate to the fund

Employees may contribute up to five (5) days each calendar year, only in whole-day increments. Only employees who have donated to the fund are eligible to draw from the Sick leave fund if they meet all qualifications listed in the City's Rules and Regulations.

An employee shall not receive any Sick Leave from the fund unless he/she has exhausted all accumulated Sick, Vacation, and Compensatory leave, and after having applied for advanced additional Sick leave pursuant to the City's Personnel Rules and Regulations. Sick Leave shall be awarded from the fund to the extent that days are available. The maximum number of donated Sick days an employee can receive is sixty (60). Grants from the fund shall not be made to any member on account of elective surgery, illness of any member of the participant's family or during any period the member is receiving any disability benefits. Sick Leave awarded from the fund are limited to the number of days donated to the fund.

VOTING LEAVE

Employees shall be given reasonable and sufficient time off with pay to vote in any National, State, or Local elections. ***If an employee's work schedule begins three (3) hours or more after the polls open or ends three (3) hours or more before the polls close, he/she is not eligible for this leave.***

FAMILY MEDICAL LEAVE ACT (FMLA)

This leave is federally mandated for qualified employees. The law provides up to 12 weeks of leave in a year for serious medical conditions of the employee or certain eligible family members or for the birth or adoption of a child. The leave provides job protection and benefit continuance. Each individual's time period will vary according to the initial date of the leave and individuals may also qualify for intermittent leave.

Two new amendments were added. One is for family members of soldiers called to active duty (12 weeks) and the other is to care for an injured soldier (26 weeks).

Family Medical Leave (FMLA) runs concurrent with sick, vacation, worker's comp, and other paid and unpaid leaves. The employee is required to use any paid leave balances prior to requesting leave without pay.

The key term to remember in the Family Medical Leave Act is that the condition must be considered "serious". Supervisors and employees should contact the Human Resources office as soon as they feel they have a situation which may qualify.

MATERNITY LEAVE

In accordance with state law, employees may take up to four months leave for pregnancy, childbirth and nursing of an infant. For the first twelve (12) weeks of the leave, maternity leave will run concurrent with the Family Medical Leave (if leave available). Employee benefits paid for by the City of Hendersonville will continue during the duration of the leave.

MILITARY LEAVE

Military leave will be granted in accordance with state and federal law. Employees who are in the reserves are entitled to up to twenty days paid leave per calendar year. For other and extended types of leave, please contact Personnel.

MEDICAL LEAVE OF ABSENCE WITHOUT PAY

Per the Rules and Regulations, employees in good standing may be allowed to take a Medical Leave of Absence Without Pay for up to six (6) months and retain City paid medical, dental and vision benefits.

FUNERAL LEAVE

Employees may take up to three (3) days per death occurrence to attend the funeral of a qualifying immediate family member.

Immediate family members for this purpose are the following: spouse, in-laws (refers to father, mother, son/daughter, brother/sister), parents, children, brother/sister of employee, and employee grandparents and grandchildren.

In the event of out-of-town travel, the Department Head may authorize up to an additional three (3) days which will be charged as Vacation or Sick Leave (employee's choice).

PAYROLL INFORMATION

GENERAL

Paychecks are issued on the 15th and the last day of the month. This can vary due to holidays and weekends. Direct deposit is required. If the 15th or the last day of the month falls on a weekend/holiday, employees will be paid on the Friday before.

Pay periods run from the 7th through the 21st and the 22nd through the 6th.

DIRECT DEPOSIT and PAY ADVISE

The City does Direct Deposit which means on payday, your money goes right into the bank account(s).

Roughly 2 working days PRIOR to payday, you will receive an email from ‘payrolldept@hvilletn.org’ which is your pay stub and breakdown of your paycheck. These are emailed to the address on file and are accessed clicking the pdf. link which is password protected. Enter the last 4 digits of your Social Security number as the password. Your paystub should pull up in a pdf. format.

EMPLOYEE SELF-SERVICE (ESS) portal

To access pay stubs, W-2’s, accruals, change your address or other personal information, update W4 information, view benefit options, complete open enrollments, change beneficiaries for life insurance policy(ies), and add/delete dependents, check out the ESS portal.

This is accessible two ways:

- 1.) Go to HR website and click the ‘Employee Self Service’ tab on the left side of the page. Then click ‘Munis Self-Service’.
- 2.) Or by this link: <https://employeeportal.hvilletn.org/mss/>

Your Username is your First Name Initial, Last Name Initial, employee ID number

- (ex: John Smith ID # 1234 = Username is JS1234)

Your first-time password is the last 4 digits of your SS number. You will be prompted to change upon login. If you are unsure of your ‘employee ID number’, contact HR. Your employee ID is different than the last 4 of your SS#.

OVERTIME

Employees are categorized as ‘Exempt’ or ‘Non-Exempt’. Generally, only upper level management or supervisory employees qualify as Exempt. Non-Exempt employees have the following work periods for purposes of overtime calculation:

<u>Category</u>	<u>Work Period</u>	<u>Ends</u>
office labor inspectors criminal investigators communications	40 hours	11 pm Sat
police officer police corporal police srgt	42.5 hours	11 pm Sat
firefighters	27 days 204 hours 8 - 24 hour shifts and one Kelly Day	7 am on 28 th day captains

Non-Exempt employees whose work hours exceed their Overtime threshold can elect cash or Compensatory Time at the rate of 1.5 times the Overtime hours worked. Supervisors may reschedule employees during their work periods in order that Overtime threshold is not exceeded.

Compensatory balances are cashed out as of the final payroll of each fiscal year. Employees have the option of retaining up to one (1) weeks’ worth for carryover.

GARNISHMENTS

Employees who receive a court ordered garnishment will have garnished amounts withheld from their paychecks unless the court issues a notice voiding the garnishment. Supervisors and the employee will be notified of the garnishment. Amounts withheld from the paycheck will vary according to the number of dependents under the age of 16. Multiple garnishments may result in disciplinary action according to the City's Personnel Rules and Regulations.

IRS TAX LIENS

Employees who receive IRS Tax liens are also subject to their supervisors being notified. Amounts to be withheld from paychecks are calculated according to schedules supplied by the IRS. These cannot be released without IRS notification.

BANKRUPTCIES

CHILD SUPPORT

These are court ordered. Unlike garnishments, supervisors are not notified nor are employees subject to disciplinary action. Court specified amounts will be withheld from employee paychecks until the court releases the action.

WORKERS' COMPENSATION PROCEDURES

Employees injured/exposed on the job should immediately file the Tennessee Employer's First Report of Work Injury with Personnel and copy their Supervisor. **If the injury/exposure occurs after City Hall working hours, place report in a sealed envelope marked *Personnel - Confidential* and leave in the locked Personnel mailbox located at the Southwest entrance to City Hall by the dumpster.** Call Personnel (615) 264-5314 the next morning to confirm receipt of report and obtain further instructions for treatment. You should also email Human Resources at personnel@hvilletn.org. We don't check the box unless notified.

Depending on the severity of the injury/illness, employees will be sent to one of the Urgent Care facilities or the ER at H'ville Hospital for medical evaluation.

Unless the injury occurs outside of standard working hours, Personnel should be notified immediately and all arrangements for treatment shall be made by Personnel.

Outside of standard working hours, supervisors will determine whether medical care is urgent or if medical treatment can be delayed until standard working hours.

All medical costs including prescriptions will be paid for by the City and employees will not be charged Sick, Vacation or Comp Leave during any absences related to an on the job injury/illness. Worker's Comp Leave can be granted for up to three (3) months. Injury reports should be sent to Personnel as soon as possible and all invoices forwarded to Personnel.

It is illegal and employees are NOT to use their personal medical insurance for on the job injuries. Doing so may prompt our Workers' Comp carrier to deny the employee's injury claim and not cover any medical expenses.

WORK COMP DRUG PRESCRIPTIONS

Employees should use the Optum Tmesys Pharmacy Form for Prescription Services. Forms should be available at the hospital emergency room, other panel physicians, Personnel, your supervisor or online at the Employee Access section of the City's website. Your prescription will be at no cost to you.

If your Worker's Comp claim is accepted, you will receive a more permanent pharmacy card in the mail.

Most pharmacies, including all major chains, are included in the network. To find a network pharmacy, call (866) 940-4459 or visit www.tmesys.com and click on Pharmacy Locator.

Per OSHA regulations, public safety employees should present their Hepatitis B vaccination wallet card record to the health care provider at the time of treatment. Hep B cards are to be provided to the employee by the respective departments once all three (3) doses and the blood test have been completed.

In addition, employees should be aware of their tetanus immunization status (approximate date of the most recent vaccine). Employees receiving post offer, pre-employment medical exams will have been given the vaccine at that time, unless the physician is advised of an up to date status from a prior vaccine.

There are scheduled payments set by state law which will compensate employees for lost work time. Since city employees receive full city pay during periods of worker's compensation, any monies sent to employees by the insurance carrier are to be reimbursed to the City.

LIGHT DUTY POLICY

The City of Hendersonville has a Return-to-Work Light Duty policy. If a department is unable to accommodate the light duty restrictions of an employee, that employee will be assigned to a light duty pool, subject to assignment to other departments.

Employees refusing light duty assignments have the option of taking their accrued vacation leave, sick leave, compensatory time, or leave without pay.

Unless department policy and procedures can accommodate a schedule otherwise, all light duty shall be assigned Monday through Friday from 8:00 AM – 4:30 PM.

BLOOD BORNE PATHOGEN EXPOSURES

Employees shall immediately report these exposures as there are some critical response times as to treatment. If there is a high probability of HIV exposure, employees should quickly obtain treatment at the ER. If the source of the exposure is hospitalized, the infection control nurse at the hospital should handle the obtaining of blood sample. If the source of the exposure is not hospitalized, but instead is taken to the jail, paperwork obtaining consent to be tested, should be taken at the same time the prisoner is booked. The jail nurses will draw the blood, if consent is obtained. HPD will then need to transport the sample and lab requisition (signed by the jail nurse) to Hendersonville Hospital for processing. Employees will need to complete a first report of work injury and the exposure paperwork as well.

WORK COMP PANEL PROVIDERS

Hours will vary which may include nights and weekend service.

American Family Care	291 Indian Lake Blvd Suite 140	615-265-5008
Concentra	1719 Gallatin Rd Madison, TN	615-870-0143
CareNow	280 Indian Lake Blvd Suite 140	615-590-1440

For those employees injured while attending the **TN Law Enforcement Training Academy**, the nearest treatment facilities are:

Concentra	2531 Elm Hill Pike Nashville, TN 37214	615-883-6995
American Family Care	355 Pleasant Grove Rd Suite 1400 Mt. Juliet, TN	615-773-7933

For employees injured while attending the **TN Fire Service Enforcement and Codes Academy**, the nearest treatment facilities are:

Concentra	1203 Memorial Blvd Suite A Murfreesboro, TN 37129	615-895-4855
American Family Care	985 Industrial Blvd Smyrna, TN 37167	615-984-1000

Specialist panels will be offered by the Worker's Compensation carrier if such is required. In some instances, employees may also choose a chiropractor in lieu of a primary physician, but that must be cleared through the carrier.

COVID-19

Due to the Coronavirus pandemic and per the new Families First Coronavirus Response Act (FFCRA) passed by the Federal government and signed by the President of the United States in March 2020, the City of Hendersonville will now offer the following EFMLEA and EPSLA to all eligible employees.

Per the FFCRA, Public Safety employees are excluded from the EFMLEA due to public safety and health concerns. The City of Hendersonville wishes to add an additional ONE WEEK of Emergency Paid Sick Leave (EPSLA) described later in the document for all First Responders employees.

Both the EFMLEA and the EPSLA expire on December 31, 2020.

WELLPOINTS REWARDS PROGRAM

Employees and spouses enrolled in the City's medical plan are eligible to participate in the WellPoints Rewards Program. This program encourages a healthy lifestyle and allows participants to earn points which can result in premium discounts for the following benefit election year. Premium discounts for full participation for an employee is \$25/month and for a spouse is an additional \$20/month. In addition, employees can earn a Wellness Leave day off (see below for details). In order to qualify for a premium discount or Wellness Leave day off, employees and/or their spouses must attend or watch and submit tests for a MINIMUM of 3 Wellness Classes and have a minimum of 60 exercise points as outlined in the program manual.

Points can be earned by attending a minimum of 3 Wellness classes, exercising, participating in health risk assessments, getting a flu shot, smoking cessation, weight loss and others.

The 2020-2021 program will launch in September 2020. Earned WellPoints (through April 30, 2021) will be submitted for the May 'Open Enrollment' for benefit elections. Discounts will be effective with the last paycheck of June.

For all details regarding the WellPoints Rewards Program, please visit the Employee Access portion of the City's website.

WELLNESS DAY LEAVE

Wellness leave of one day may be earned by any Full-Time employee who successfully complete the WellPoints Reward Program. This determination is made at the close of each ‘WellPoints Rewards Year’ usually around early-mid May by employees having earned sufficient points to qualify. This day will be loaded into the employees’ ‘Vacation’ balance and is subject to all leave and overtime rules. Employees using this leave must request this in accordance with their departmental policies. Refer to WellPoints Rewards Program manual on Human Resources website for more information.

SAFETY INCENTIVE PROGRAM

The City of Hendersonville strives for every employee to make safety-conscious decisions in the workplace. This program is designed to reward employees for safe workplace behavior. Please visit the HR website for all program details.

SAFETY DAY LEAVE

This is a paid leave that each Full-time employee may earn through the Safety Incentive Program (above). Once a full day is earned, this day will be loaded into the employees’ ‘Vacation’ balance and is subject to all leave and overtime rules.

USEFUL PHONE NUMBERS

Human Resources (HR)	615- 264-5314
Human Resources Email	hr@hvilletn.org
LifeServices EAP	1-800-822-4847
Mike Dodd with Shaw & Associates (BCBS and Disability broker)	615-264-2065
Ed Stewart (VOYA)	615-627-5936
TCRS (retirement)	615-741-1971

TITLE VI

It is the policy of the City of Hendersonville to ensure compliance with Title VI of the Civil Rights Act of 1964; 49 CFR, Part 21; Related statutes and regulations to the end that no person shall be excluded from participation in or denied benefits of, or be subjected to discrimination under any program or activity receiving federal financial assistance from the U.S. Department of Transportation on the grounds of race, color, sex, or national origin.

AMERICANS with DISABILITIES ACT

The Americans with Disabilities Act (ADA) is a comprehensive civil rights law prohibiting discrimination based on disability. The ADA law broadly protects the rights of individuals with disabilities in employment, access to State and local government services, places of public accommodations, transportation and other important areas of American life. The ADA law also requires newly designed and constructed or altered State and local government facilities, public accommodations and commercial facilities to be readily accessible to and usable by individuals with disabilities.

In accordance with the requirements of Title II of the Americans with Disabilities Act of 1990, the City of Hendersonville will not discriminate against qualified individuals with disabilities based on disability in its services, programs, or activities.

LANGUAGE LINE

The City provides this service for employees to use for interactions with individuals with limited English proficiency. Check with your supervisor for the access number and code specific to your department. Employees are encouraged to use this service.

LANGUAGE LINE NUMBER _____

CODE _____