

PLAN SELECTIONS WITH COST PER PAYCHECK

ALABAMA BLUE CROSS BLUE SHIELD:

Medical Plan 1 (Administration):

- Employee Only \$68.53
- Two Person \$98.17 | Family \$133.78

Medical Plan 2 (Union Members):

- Employee Only \$70.67
- Two Person \$91.59 | Family \$124.82

Dental Plan (Administration | Union Members):

- Employee Only \$4.42 | Employee Only \$5.43
- Two Person \$9.52 | Employee Only \$11.81
- Family 21.98 | Family \$26.98

Medicare Plan:

- A plan that works with Medicare and can last into retirement is now available. There is no charge for the plan.

EYEMED VISION CARE:

Vision Plan:

- Employee Only \$2.94 | Employee & Children \$5.13
- Employee & Spouse \$6.16 | Family \$7.62

THE STANDARD:

Life Insurance/Disability: Birmingham Jefferson County Transit Authority provides \$30,000 for Union employees and for Admin employees 1x annual salary up to \$100,000 and Union employees receive \$100 in weekly disability benefits and Administrative employees receive a maximum \$1000 in monthly disability up to 70% of salary. A voluntary life insurance is available through payroll deduction for employees and their families. The rates start at \$1.10 a month for \$10,000 of face amount and can be retained after retirement from MAX. Union and administrative employees are eligible for a long-term disability at no cost to them. The plan will pay 60% of your income until Social Security age. It will be coordinated with the Short-Term Disability to provide seamless coverage. The coverage includes a \$25,000 Reasonable Accommodation Expense Benefit that pays for workplace changes that allow the employee to return to work.

LONG-TERM DISABILITY PLAN:

An exciting new plan for union and administrative employees will be a long-term disability plan provided through the Standard. This plan will pay 60% of your income to Social Security age. It will be coordinated with the short-term disability so that the existing claim can just seamlessly continue. The plan includes a Workplace Possibilities approach to reducing the causes of a disability. The coverage includes a \$25,000 Reasonable Accommodation Expense Benefit that pays for workplace changes that allow the employee to return to work.

WHAT'S NEW FOR 2024

Several changes have been made to the benefit plans to provide the most comprehensive and cost-effective plan on the market. BJCTA has carefully reviewed these new programs and believes everyone will be excited at the offerings.

ADMINISTRATIVE PENSION PLAN:

A new pension plan from Nationwide will be effective February 29, 2024 for all administrative team members. It will be a dynamic new plan with contributions from the agency and the employees. It will offer a new level of investment decisions by YOU the employee over both the employer money and your money contributed. Administrative employees and union employees will continue to have access to the 457 Retirement plan.

YMCA MEMBERSHIP PLAN:

An exciting and unique benefit offered to all employees is membership to the YMCA via payroll deduction. The membership waives the \$89 activation fee and extends a 20% discount on all tiers of membership. It covers all seven of the citywide locations including all events and programming. Those services cover early registration and member-only events.

ARAG LEGAL & IDENTITY THEFT PLAN:

ARAG Legal is the new legal insurance provider for 2024. This coverage provides legal services direct with a local attorney for a range of services including consumer protection matters, criminal matters, debt-related matters, family law, government benefits, real estate matters, service for tenants, small claims court, tax matters, wills and estates planning. Additional coverage for identity theft is also included. There is one flat monthly premium of \$24.45 that covers the entire family.

WHAT ELSE SHOULD I KNOW?

- All full-time employees are eligible for benefits.
- Many of the benefits may be elected for dependents, including spouse, children, and dependent grandchildren.
- These selections cannot be changed during 2024 except for the case of a life event such as marriage, divorce, adoption or scheduled enrollment period.

Birmingham Jefferson County Transit Authority
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BIRMINGHAM JEFFERSON COUNTY

TRANSIT AUTHORITY

max

WWW.MAXTRANSIT.ORG

YOUR BENEFITS SNAPSHOT

HEALTH INSURANCE:

Your health insurance is provided by Alabama Blue Cross and Blue Shield. The coverage is a PPO that uses a network of preferred providers. You can use out of network providers at a higher cost.

- Primary Care Physician: \$35.00 co-pay
- Specialist: \$50.00 co-pay
- Individual Deductible: \$500
- Family Deductible: \$1,000
- Urgent Care: \$35
- Emergency Room: \$200 co-pay
- Maximum Out of Pocket-Individual: \$5,000
- Maximum Out of Pocket-Family: \$10,000
- Wellness Visit: \$0.00
- Most Preventive Care: \$0.00
- Rx Co-pays: \$15/\$40/\$60/\$100
- Lifetime Maximum: Unlimited



DENTAL~VISION~DISABILITY

DENTAL:

This coverage is also provided by Alabama Blue Cross and Blue Shield. It is a PPO and uses a preferred list of dentists.

- Preventive: Covered at 100% with no deductible. Two cleanings a year with X-rays.
- Basic: This includes fillings and extractions that are covered at 100% after a \$25 deductible.
- Major: This includes bridges and dentures that are covered at 50% after deductible.
- Annual Max: \$1000 per year per insured.
- Orthodontic: 50% up to a maximum \$1000.

VISION:

This plan is provided by EyeMed and uses a PPO network.

- A vision exam is available for a \$10 co-payment.
- Lenses and frames or contact lenses are available for a \$10 co-pay.
- Additional vision services may have a discounted payment for such items like transition lenses.

DISABILITY:

- Birmingham Jefferson County Transit Authority provides a basic disability.
- Union employees pays \$100 a week for sickness or accident.
- Administrative employees pays \$1000 a month.
- A payroll deduction disability with AFLAC is available to purchase additional coverage to meet your individual needs. It would cap at 60% of your income up to \$3000 a month.

LIFE~FSA~VOLUNTARY

LIFE:

Birmingham Jefferson County Transit Authority provides \$30,000 in life and AD&D benefits for all union employees.

- Admin employees receive 1x their annual salary up to a maximum of \$100,000.
- Supplemental additional term life insurance is also available.

FLEX SPENDING ACCOUNT:

Every employee is eligible to enroll in the Flex Spending Account. Money can be set aside each year to pay for unreimbursed medical expenses like co-pays and many over the counter items.

- A debit card is used with this account.
- A separate account can be set up to pay for dependent care expenses.
- Both accounts have maximum contribution limits and other limitations.

VOLUNTARY:

- UNIVERSAL LIFE ~ The plan provides guaranteed issue Universal Life insurance with Transamerica. The plan is very unique by offering both Life insurance and a solution for Long-Term Care expenses in one policy. For issue ages up to 76, you get double the amount in life insurance face amount to use for long term care expenses.
- ACCIDENT
- CRITICAL ILLNESS
- AFLAC AND AMWINS ~ These benefits remained unchanged and can remain on payroll deduction.
- RETIREMENT ~ A voluntary tax-favored program is provided by Nationwide.