



2026 Benefits Brief

January 1 – December 31, 2026



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MEDICAL BENEFITS

ANTHEM | BLUE OPEN ACCESS POS

SILVER PLAN

GOLD PLAN

	In- Network	In- Network
Calendar Year Deductible Per Individual / Family Aggregate	\$2,000 / \$4,000	\$1,000 / \$2,000
Out-of-Pocket Maximum Per Individual / Family Aggregate	\$6,350 / \$12,700	\$6,350 / \$12,700
Coinsurance (% the plan pays)	80%	90%
Preventive Services	\$0	\$0
Office Visits Primary Care / Specialist	\$40 / \$50	\$30 / \$40
Urgent Care	\$60	\$60
Emergency Room	\$200 + Coinsurance	\$150 + Coinsurance
Inpatient Hospital	Deductible & Coinsurance	Deductible & Coinsurance
Pharmacy (retail 30 days) Generic/Brand/Non-Preferred/Specialty/Lifestyle	\$15/\$40/\$60/\$150/50%	\$15/\$40/\$60/\$150/50%
Mail Order (90 days) Generic/Brand/Non-Preferred	\$30/\$80/\$120	\$30/\$80/\$120
<i>All medications are free when available at the HWC (Health & Wellness Center)</i>		

DENTAL BENEFITS

ANTHEM | BLUE CROSS BLUE SHIELD

BASE PLAN

BUY-UP PLAN

	In-Network Only	
Calendar Year Deductible For Individual / Family Aggregate	\$50 / \$150	\$50 / \$150
Diagnostic & Preventive (Type A)	Covered 100%	Covered 100%
Basic Services (Type B)	70%	80%
Major Services (Type C)	40%	50%
Orthodontic Services (Type D)	N/A	50%
Lifetime Orthodontia Max	N/A	\$1,500
Annual Benefit Maximum	\$1,000	\$1,500

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VISION BENEFITS

ANTHEM | BLUE VIEW VISION

	VISION PLAN
	In-Network Only
Eye Exams Routine Eye Exam Contact Lens Fitting/Follow-up <i>Benefits may be redeemed every 12 months</i>	\$10 copay Standard: \$55 allowance Premium: 10% off retail
Frames <i>Benefits may be redeemed every 24 months</i>	\$250 allowance
Lens Standard / Single Vision Bifocal / Trifocal Lenticular / Standard Progressive	Covered in full after a \$10 Copay
Contacts Elective / Medically Necessary <i>Benefits may be redeemed every 12 months</i>	\$250 allowance / Covered in Full

ADDITIONAL BENEFITS

Basic Life/AD&D – Aflac

Columbus Consolidated Government provides all eligible employees with Basic Life & AD&D Insurance in the amount of 1.5 times their base annual income (not to exceed \$250,000) at no cost.

Supplemental Life/AD&D – Aflac

Eligible employees have the option to purchase additional term life insurance and AD&D. Employees can elect up to \$500,000 in \$10,000 increments. New Hires will have a guaranteed issue amount of \$200,000. All amounts over the guaranteed issue amount will require an evidence of insurability form.

Dependent Life/AD&D – Aflac

Eligible employees can purchase term life insurance and AD&D for their Spouse and Dependent Children as well. Spouses can get up to \$100,000 in increments of \$10,000 (some amounts may require health questions for approval). Children can get \$5,000 or \$10,000. You must enroll in Supplemental Life for yourself before you are able to cover your dependents.

Flexible Spending Accounts - Medcom

Employees can set aside pre-tax dollars into a Healthcare Flexible Spending account to be used for eligible healthcare, dental, or vision expenses. The maximum contribution amount for 2026 is \$2,800. The grace-period is 2.5 months; there is no roll-over. Employees will receive a debit card from Medcom as a way of accessing funds. Employees also can set aside pre-tax dollars into a Dependent Care Flexible Spending account to be used for eligible dependent care expenses.

Employee Assistance Program – Pastoral Institute

As a valued employee, you and your family have access to the EAP, at no cost to you. Through the Pastoral Institute, you and your family members can obtain a range of services, including confidential counseling, information, and personalized referrals to help you through difficult times or stressful situations.

TeleMedicine – NewBenefits

Employees can purchase a benefit discount package that includes Telemedicine. The telemedicine benefit gives employees and their immediate family members with 24/7 access to a board-certified physician by phone or online video consult– anytime, anywhere in the U.S. with no copay. Physicians offer diagnosis, treatment options and prescription if necessary.

Group and Individual Supplemental Benefits – Aflac Whole Life

Employees can purchase Whole Life coverage up to \$100,000 for employees, \$50,000 for spouses, and \$25,000 for children.

Critical Illness

Employees can purchase a Critical Illness policy that pays out a lump sum amount upon diagnosis of a covered critical illness. Employees can elect amounts up to \$50,000 for employees and \$25,000 for spouses. Children are automatically covered at 25% of the employee benefit amount.

Hospital Indemnity

Employees can purchase a Hospital Indemnity policy that provides employees with financial compensation for covered services based on a schedule of benefits.

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MEDICAL BENEFITS

CONTRIBUTION RATES	SILVER PLAN NON-WELLNESS	SILVER PLAN W/ WELLNESS INCENTIVE	GOLD PLAN NON- WELLNESS	GOLD PLAN W/ WELLNESS INCENTIVE
Employee Only	\$94.05	\$73.36	\$139.64	\$108.92
Employee & Spouse	\$176.82	\$137.92	\$268.69	\$209.57
Employee & Child(ren)	\$164.62	\$128.40	\$250.13	\$195.10
Employee & Family	\$260.44	\$203.14	\$396.21	\$309.05

DENTAL BENEFITS

CONTRIBUTION RATES	BASE PLAN	BUY-UP PLAN
Employee Only	\$7.95	\$12.24
Employee & Spouse	\$15.90	\$27.11
Employee & Child(ren)	\$15.11	\$28.14
Employee & Family	\$23.87	\$43.44

VISION BENEFITS

CONTRIBUTION RATES	VISION
Employee Only	\$3.88
Employee & Spouse	\$6.77
Employee & Child(ren)	\$7.35
Employee & Family	\$11.22

TOBACCO SURCHARGE

Tobacco Surcharge A tobacco surcharge of \$75.00 per month or \$34.62 biweekly surcharge above the premium rate will apply to all employees that certify they are a tobacco user or fail to complete the Tobacco Attestation Form. Employees can avoid the surcharge by completing the program and providing Human Resources with a certificate of completion. Within one month of providing your certificate of completion to Human Resources, any surcharge premiums you have been deducted since January 1st, 2026, will be refunded. Please visit the Benefit Resource Center to obtain the Tobacco Attestation Form and to access important information regarding the Tobacco Cessation Program: <https://shawhankinsbenefits.net/CCG/tobacco-surcharge/>.

2026 WELLNESS INCENTIVE

Employees will have the opportunity to participate in the Wellness Incentive to receive no increase to payroll deductions for medical coverage. To complete participation in the Wellness Program, eligible employees must complete a Personal Health Assessment (PHA) and attending coaching sessions (if required). Your need for participation in the health coaching sessions will be determined by the results of your PHA. If you are found to have moderate to high-risk health factors based on the results of your PHA, then you will be required to attend health coaching sessions and remain compliant, as deemed by your health coach, in order for your participation in the Wellness Incentive to be considered complete. If you do not require health coaching your participating in the Wellness Incentive will automatically be considered completed. The deadline for completion of the PHA is October 24th. If you choose not to participate in the Wellness Incentive, you will see a 22% increase to medical payroll deductions. Employees that complete a PHA will also receive a one Wellness Day to be used prior to December 31, 2026.

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Benefit	Phone Number	Email
Benefit Enrollment Questions NFP Service Center	1-844-505-9158	nfpSEcustomerservice@nfp.com
Retiree Service Center NFP Service Center	1-844-505-9158	nfpSEcustomerservice@nfp.com
Medical Benefits Anthem Blue Cross Blue Shield	1-855-397-9267	www.anthem.com
Pharmacy Benefits OptumRX	1-844-265-1719	www.optumrx.com
Dental Benefits Anthem Blue Cross Blue Shield	1-800-627-0004	www.anthem.com
Vision Benefits Anthem Blue Cross Blue Shield	1-866-723-0515	www.anthem.com
Life and AD&D Benefits Aflac	1-800-206-8826	www.aflacgroupinsurance.com
Whole Life, Critical Illness, & Hospital Indemnity Aflac	1-800-433-3036	www.aflacgroupinsurance.com
Flexible Spending Accounts Medcom	1-800-523-7542	www.medcombenefits.com
NewBenefits Telemedicine Teladoc		www.mybenefitswork.com
Employee Assistance Program Pastoral Institute	1-800-649-6446	www.pastoralinstitute.org
CCG Health and Wellness Center CareATC	706-438-4595	www.patients.careatc.com



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Prepared by

