

Livingston Parish Council Employee Benefit Summary





Dear Fellow Employee:

We have much to be proud of in Livingston Parish. We've managed to attract new residents and businesses when other parts of the country are losing both. We have brought in a record \$28.5 million in grants and allocations, every penny of which will be spent improving the quality of life for those who call this community home. We've built the Livingston Parish Governmental Building and a state-of-the-art detention center. Interstate 12 is finally being widened. And so much more.

And we have you, our hard-working employees, to thank for much of that. Your passion and dedication to the people of this parish is to be commended – and rewarded.

That's why I am pleased to present you with your statement of benefits for the coming year. This document briefly outlines the benefits that the Livingston Parish Council provides to you, as well as the cost of those benefits. Please read this information carefully. If there is a specific benefit that you would like to discuss in detail, please do not hesitate to call our human resources manager.

We also encourage you to share this information with your family so that each member will be aware of the benefits that are provided to you. We hope your benefit package provides added security for you and your family.

Again, we appreciate all that you do to help build the future of Livingston Parish. We can all look forward to even bigger successes in 2010.

Sincerely,

A handwritten signature in black ink that reads "Mike Grimmer". The signature is written in a cursive, flowing style.

Mike Grimmer
Parish President

Health Insurance

Blue Cross Blue Shield of Louisiana



Who is Eligible and When:

All full time employees and their dependents are eligible for the Livingston Parish Council Health Insurance Plan on the first month following 30 days of continuous employment.

Employer Pays:

Livingston Parish Council pays 100% of the cost of the Health Insurance Plan for the employee and their dependents.

Plan Benefits:

Plan Feature	Blue Cross	HRA
Deductible:		
Employee	\$ 3,000	\$ 3,000
Employee & Dependents	\$ 6,000	\$ 6,000
Coinsurance:		
Employee	100% 20% for brand name Rx and out-of-network	100% 20% for brand nameRx and out-of-network
Lifetime Benefit:	\$5,000,000	\$5,000,000
Office Visit	Applies to deductible	Covered by HRA
Emergency Services	Applies to deductible	Covered by HRA
Wellness Benefit (Annual Exam)	100% No Deductible	100% No Deductible
Maternity	Applies to deductible	Covered by HRA
Outpatient Therapies	Applies to deductible	Covered by HRA
X-Ray and Laboratory Services	Applies to deductible	Covered by HRA
Prescription Drug Coverage	Applies to deductible	100% Generic 80% Brand

Health Reimbursement Account (HRA)

The Human Resource Dept., Inc.



Who is Eligible and When:

All full time employees and their dependents are eligible for the Livingston Parish Council Health Reimbursement Account (HRA) on the first month following 30 days of continuous employment.

Benefits You Receive:

Livingston Parish Council will reimburse to the employee eligible medical expenses that apply to the annual deductible of the health plan. These expenses may be reimbursed or paid with a debit card that may be provided to the employee. The debit card is to be used only for authorized medical expenses and for no other type of expenses.

How The MySource Card Works:

Livingston Parish Council has implemented a health insurance plan that uses Blue Cross Blue Shield of Louisiana as the insurance carrier. This plan utilizes the Health Reimbursement Account (HRA) that is coupled with a Master Card, (MySource Card) to be used to pay the amount of the deductible on the Blue Cross plan.

Important Points To Remember:

- The MySource Card is pre-loaded with \$3,000 for employee only coverage and \$6,000 for employee and dependent coverage.
- The MySource Card is to be used only for eligible medical expenses. It is restricted to medical providers and will not work at locations other than medical providers. It will not work at ATM machines. You are responsible for the proper use of this card and misuse will result in the cancellation of your card privileges.
- The MySource Card is a pre-funded Master Card and does not carry a PIN number. Therefore, it must be used as a credit card whenever you use it.
- You are to use the MySource Card in place of co-pays for office visits and prescription drugs and other covered medical expenses.
- Failure to use the MySource Card properly and within guidelines may result in cancellation of the card.

Worker's Compensation Insurance



Livingston Parish Council will provide workers compensation, a type of accident and injury insurance, for those who suffer a job-related injury or illness. Both income and medical benefits will be provided as well as insurance premiums.

All employees must report immediately any on the job accident or injury to their immediate supervisor without exception.

Employees returning to work must provide proof of rehabilitation or treatment from a licensed physician and verification that they are able to complete all job-related tasks. In the event that the employee cannot complete some of the tasks as ordered by the physician, Livingston Parish Council will modify his/her job load. Once a physician has verified that the employee can resume all job-related tasks, he/she will no longer receive workers compensation benefits.

Life and AD&D Insurance

Blue Cross Blue Shield of Louisiana



Who is Eligible and When:

All full time employees and their dependents are eligible for the Livingston Parish Life Insurance Plan on the first month following 30 days of continuous employment.

Basic Life & AD&D Insurance:

Livingston Parish Council provides full-time employees with \$15,000 group life and accidental death and dismemberment (AD&D) insurance, and pays the full cost of this benefit. Contact Human Resources to update your beneficiary information. Family coverage is as follows: Spouse \$5,000; Child 14 days to 6 months old, \$1,000; Child 6 months and up \$2,500.

Voluntary Life Insurance:

Employees who want to supplement their group life insurance benefit may purchase additional coverage. When you enroll yourself and/or your dependents in this benefit, you pay the full cost through payroll deductions. You can purchase coverage on yourself and your spouse in \$5,000 increments. Minimum coverage is \$10,000 and maximum coverage is \$300,000.

Dental Insurance

Blue Cross Blue Shield of Louisiana



Who is Eligible and When:

All full time employees and their dependents are eligible for the Livingston Parish Council Dental Insurance Plan on the first month following 30 days of continuous employment.

Employer Pays:

Livingston Parish Council pays 100% of the cost of the Dental Insurance Plan for the employee and their dependents.

Benefits:

Covered Expense	Deductible Per Person	Deductible Per Family	% of Covered Expense Payable After Deductible
Preventive Services	\$0	\$0	100%
Basic Services	\$50	\$150	80%
Major Services	\$50	\$150	60%
Orthodontia	\$0	\$0	60%

Annual Maximum Aggregate Benefit Per Insured Person \$2,000

Dental charges and deductibles are not eligible to be funded on the MyResource Card.

Retirement Benefits

State of Louisiana Employee Parochial Retirement



State of Louisiana Employee Parochial Retirement Benefits:

Who is Eligible and When:

Active Members hired prior to 1/1/07

- 7 years and age 67
- 10 years and age 60
- 30 years and age 55

Active Members hired 1/1/07 and later

- 7 years and age 67
- 10 years and age 62
- 30 years and age 55

Contributions:

The President and Livingston Parish Council pay 10.0% of the employee's salary and the employee contributes 3% of the employee's salary into the retirement plan.

Benefits You Receive:

Normal Retirement Benefits – The member can receive a retirement allowance equal to two percent of the member's final average compensation multiplied by his years of creditable service. Final average compensation shall be defined as the average of the highest consecutive 36 months salary for members hired prior to 1/1/07. For members hired 1/1/07 and later, final average compensation shall be defined as the average of the highest consecutive 60 months salary.

Social Security Benefits:

Social Security is a federal retirement and disability program. Livingston Parish Council contributes 6.2% of your earnings to Social Security and 1.45% of your earnings to Medicare. You make a contribution also of 7.65% of your earnings to social security.

Who is Eligible and When:

All employees who have paid 40 quarters into the Social Security System are eligible for retirement benefits and Medicare Health Insurance according to the eligibility requirements of the Social Security Administration.

You must contact the Social Security Administration for information on eligibility, benefits and application for benefits.

Paid Time Off

Livingston Parish Council



Benefits You Receive:

Vacation:

Vacation is a time for you to rest, relax, and pursue special interests. The Livingston Parish Council has provided paid vacation as one of the many ways in which we show our appreciation for your loyalty and continued service. Only regular full-time and part-time employees are eligible for paid vacation.

Vacation will be granted in whole and as a benefit on January 1 of each year based on the years of service. While vacation time may be carried over and accumulated in subsequent calendar years, only a maximum of 160 hours will be paid. The remaining balance of unpaid vacation time may be converted to additional retirement benefit credit.

<u>Year of Employment</u>	<u>Fulltime Employees</u> <u>Total Days per Year</u>	<u>Part-time Employees</u> <u>Total Days per Year</u>
Less than 5	5	3
5 but less than 12	10	5
12 but less than 17	15	8
Seventeen and over	20	10

Sick Leave

Sick leave will be granted in whole and as a benefit on January 1 of each year. Each full-time employee will be granted 104 hours of sick leave. Sick leave will roll over each year and at the employee's end of service, this time will not be paid, but can be converted to additional retirement benefit credit.

Paid Time Off

Livingston Parish Council



Paid Holidays:

New Year's Day

Mardi Gras Day

Independence Day

Veteran's Day

Christmas Day

Dr. Martin Luther King, Jr. Day

Good Friday

Labor Day

Thanksgiving Day @ Friday Following

New Year's Eve

Presidents Day

Memorial Day

All Saint's Day

Christmas Eve

Funeral Bereavement Leave:

You are entitled to take up to three (3) workdays with pay to attend the funeral and take care of personal matters related to the death of a member of your immediate family. (See policy manual for details)

Jury Duty:

The Livingston Parish Council will reimburse you for the difference between your jury pay and your regular pay, not to exceed eight (8) hours per day, for a maximum of ten (10) business days.

STATEMENT

The information in this Benefits Summary is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Summary was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies, or errors are always possible. In case of discrepancy between the Benefits Summary and the actual plan documents the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this summary, contact your immediate supervisor or Janice Sharkey at 225/686-4416.

Every effort has been made to ensure that the information in this statement is accurate; however no warranty of complete accuracy is made. This report does not in any way constitute a contract of employment. Livingston Parish Council reserves the right to amend pay and benefits at any time without notice. If you feel an error has been made or have any questions, please contact your immediate supervisor or Janice Sharkey at 225/686-4416.

