



2026

Employee Benefit Guide





Employee Benefit Guide

To All Employees:

Cullman County Commission is proud to offer you and your family a comprehensive and competitive benefits program. This guide was developed to describe the benefits available to you as an employee of Cullman County for the 2026 plan year. The County cares about the health and well being of our employees. For this reason, we have designed our Benefit Plans to protect you and your family’s health and finances now, while also helping you prepare for the future. We encourage you to select benefits based on your personal needs.

The details of these plans and policies are contained in the summary plan descriptions. If there is ever a question about one of these plans or policies, or if there is a conflict between the information in this guide and the *formal language of the plan or policy documents*, the plan or policy documents will prevail.

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ENROLLMENT OPPORTUNITIES

WHO IS ELIGIBLE

- Regular, full-time employees working an average of 30+hours/week are eligible for a range of benefits provided by Cullman County. You may also enroll your eligible spouse and dependents in available coverage.

EFFECTIVE DATE OF COVERAGE

Eligible new hires will be subject to a waiting period determined by the applicable benefit, as follows:

- Medical, Dental, Vision: **1st day of employment**
- Life, STD, LTD & Critical Illness: **1st of the month following 90 days of employment**
- Supplemental Insurance: **1st day of employment or Annual enrollment only**

Annual enrollment elections for current and newly eligible employee elections will be effective January 1st, or the date the applicable application is approved.

WHEN TO ENROLL

Benefit eligible employees initially have the two following opportunities to enroll in the employee

- **New Hire Enrollment:** New hires will have the opportunity to enroll in Cullman County's benefit coverages when initially eligible per the waiting periods defined. New Employees who do not enroll when initially eligible generally must wait until the next open enrollment to elect coverage.
- **Annual Enrollment:** Cullman County's normal annual enrollment period is held November 1st - 15th. Employees are encouraged to take this opportunity to ask questions, enroll and make any changes necessary to your benefits.

WHEN YOU CAN MAKE CHANGES

Generally, you can only change your benefit choices during the Annual Enrollment period (which ends November 15th for the next plan year) or if you have an IRS "Qualifying Event" during the year, which includes:

- Marriage
- Divorce
- Birth, adoption or placement for adoption of an eligible child
- Death of your spouse or covered child
- Change in your spouse's work status that results in cancellation of your benefits
- Your dependent child is no longer eligible
- Becoming eligible for Medicare or Medicaid during the year

LIFE EVENTS

If you have a life event change, you must submit notification to Human Resources within 30 days of the qualifying event.

Depending on the type of change, you may need to provide proof documentation (for example, a marriage license or birth certificate). If you do not submit notification within 30 days, you will have to wait until the next Annual Enrollment period to make benefit changes.

WHEN COVERAGE ENDS

Benefits end on the last day of the month in which your employment with Cullman County ends, or when you cease to meet eligibility guidelines (i.e. reduction of hours, exhausted leave policy, etc.) or cease to make premium contributions. COBRA (the Consolidated Omnibus Budget Reconciliation Act of 1985) continuation of coverage is available for eligible terminations for medical and dental coverages.



MEDICAL INSURANCE

BLUE CROSS & BLUE SHIELD OF ALABAMA



WWW.LGHIP.ORG / 1-800-321-4391

Cullman County Commission provides all full-time, active employees the opportunity to enroll in medical coverage, which is designed to provide you and your eligible dependents with financial protection against the high costs associated with health care and prescription drugs for any potential illnesses or injuries.

To maximize your benefits, seek medical services from a Preferred Provider who participates in the BlueCard PPO Program. To find out if your provider is in-network, call 1-800-810-BLUE (2583) or access the Blue Cross website, AlabamaBlue.com. You can obtain full policy documents & additional information through Human Resources. See overview of plan benefits below:

	In-Network	Out-of-Network
Deductible (Medical & Pharmacy Combined)		
Individual / Family	\$200 / \$600	
Out-of-Pocket Maximum (Medical & Pharmacy Combined)		
Individual / Family	\$9,200 / \$18,400	
Physician Office Services		
Routine Immunizations and Preventive Services	Covered 80%	Subject to calendar year deductible
Physician Office Visits (Nurse Practitioner / Primary Care / Specialist)	\$20 Copay / \$40 copay / \$50 copay	80%
Urgent Care	\$40 copay	80%
Hospital Services		
Outpatient Surgery	\$100 copay	80%
Diagnostic X-Rays/Imaging	Copay depends on location of service	80%
Chemotherapy, Dialysis, IV Therapy, Pathology, Etc.	Copay depends on location of service	80%
Inpatient Hospital Services	\$200 deductible per admission and \$50 copay per day for days 2-5	\$150 deductible per admission then 80% coinsurance
Emergency Room	\$200 facility copay for emergencies meeting emergency guidelines. Claims not meeting emergency guidelines covered under major medical at 80%.	
Mental/Behavioral Health & Substance Abuse	Outpatient: Covered at 100% at approved LGHIP facilities. Inpatient: Covered 100%	80%
Other Covered Services		
Rehabilitative Services	80% (precertification required after 15th visit)	
Home Health / Hospice	Covered 100%	80%



PRESCRIPTION DRUG INSURANCE

BLUE CROSS & BLUE SHIELD OF ALABAMA



www.LGHIP.ORG / 1-800-321-4391

Cullman County Commission’s medical coverage also includes coverage for prescription drugs.

NEW IN 2026

Prescription drug coverage through the Local Government Plan is provided either with a copay or point of sale reimbursement. Coverage depends on the Tier level of the prescription drug (see below).

Benefits are outlined below:

	In-Network	Out-of-Network
Prescription Drugs		
Tier 1 (Generic)	Up to \$15—(No Deductible)	Not Covered
Tier 2 (Preferred-Brand)	Member pays 100% of the cost of the drug at the point of sale and files for 80% reimbursement after \$200 deductible has been met.	Not Covered
Tier 3 (Non-Preferred-Brand)	Members responsible for 20% coinsurance at the point of sale. The plan covers medications at 80%.	Not Covered
Tier 4 (Specialty)	Filled through designated pharmacies, specialty medications can be found in multiple tiers and follow the benefit structure of that tier.	Not Covered

FLEX ACCESS

The FlexAccess program is designed to help you save money on specialty medications by obtaining copay assistance from drug manufacturers when available. Once you start receiving the manufacturer-funded copay assistance through the FlexAccess program, your copay will be between \$0-\$35 per eligible prescription. You will continue to pay the reduced copay amount until the end of the calendar year even if your copay assistance funds run out prior to December 31. While enrolled in the program, only your copay amount will apply toward your annual maximum out-of-pocket.

NOTE: Not all specialty medications are eligible for manufacturer copay assistance through the FlexAccess Program.

Call FlexAccess at 888-302-3618 or email member.services@flexaccessrx.com to see if your medication(s) is on the list of eligible medication(s) for manufacturer assistance. If your medication is eligible, they will provide you with next steps to enroll with the manufacturer to obtain funding.





DENTAL INSURANCE



BlueCross BlueShield
of Alabama

BLUE CROSS & BLUE SHIELD OF ALABAMA

WWW.ALABAMABLUE.COM / 1-800-810-2583

Cullman County Commission offers our eligible employees dental coverage through BCBS of AL. **Dental insurance is included at no additional cost to employees enrolled in the group health plan.** You will receive the maximum benefits under the plan and pay less out-of-pocket when you seek care from an in-network provider. To find a dental provider in your area, visit AlabamaBlue.com, select “Find A Doctor”, then input your location and search term “dentist” (or applicable oral specialist).

Dental Plan Overview	
COVERED BENEFITS	IN-NETWORK BENEFITS
Deductible (per calendar year)	\$25 per member (up to \$75 max per family)
Out-of-Pocket Maximum *No maximum for members under age 19	\$1,500 Annual Maximum per member
Diagnostic and Preventive Services Oral exams, cleanings, x-rays, fluoride treatment, sealants, space maintainers	Covered 100%
Restorative & Supplemental Services Fillings, simple extractions, oral surgery, root canals, denture repairs, general anesthesia	Covered 100%
Periodontic Services Removal & Reconstruction of diseased gum, bone, plaque & other periodontic services/surgery	Covered 80%
Prosthetic Services Crowns, Dentures, Bridges, Inlays/Onlays	Covered 50%
Orthodontic Services Available to ALL members; Lifetime Max: \$1,000	Covered 50%





BLUE CROSS & BLUE SHIELD OF ALABAMA

WWW.ALABAMABLUE.COM / 1-800-810-2583

Vision insurance is provided to all full-time eligible employees & dependents **at no additional cost** when enrolled in Cullman County Commission’s medical coverage. Our vision plan is provided by Blue Cross & Blue Shield of Alabama which utilizes the Vision Service Plan (VSP) Vision network. You maximize savings when using an in-network vision provider. Visit www.vsp.com to locate Superior Vision’s Provider Directory to verify which services/discounts (range from 10% - 30% in addition to the benefits outlined below) as they can vary even in-network.



Vision Plan Overview		
COPAYS		
Exam / Materials / Contact Lens Fitting / Retinal Screening	\$10 / \$20 / Up to \$60 / Up to \$39	
COVERED BENEFITS	IN-NETWORK	OUT-OF-NETWORK
Exam - 1 per 12 months	Covered 100%	\$34 Allowance after \$10 copay
Frames - 1 per 12 months	\$150 Allowance	\$70 Allowance
Lenses - 1 per 12 months Single / Bifocal / Trifocal / Progressive	All Covered 100%	\$30 / \$50 / \$65 / \$100 Allowances
Contact Lenses - 1 per 12 months Necessary / Elective	100% after \$20 copay / \$150 Allowance	\$210 Allowance after \$20 copay / \$105 Allowance
DISCOUNT FEATURES	IN-NETWORK	
Additional glasses, Sunglasses	20% savings	
Lens Enhancements	Average 30% savings	
Refractive Surgery (LASIK)	Average savings of 15%	
Featured Frame Brands	Extra \$20 Allowance	



INSURANCE PREMIUMS

Cullman County Commission offers one premium rate for Medical, Dental and Vision benefits. Both dental insurance and vision insurance are offered at no additional charge for those employees enrolled in Cullman County Commission's medical coverage.

Medical / Dental / Vision Monthly Rates*		
	Employee Contribution	Cullman County Contribution
Employee Only	\$50.00	\$693.00
Family Coverage	\$260.00	\$1,606.00





DOCTOR ON DEMAND

WWW.DOCTORONDEMAND.COM/ALABAMA / 1-800-997-6196



You've got anytime access to top doctors and therapists with Doctor On Demand by Included Health. Get treatment for 90% of all common ER complaints, from common colds to uncommon rashes. Plus, connect with a therapist or psychiatrist whenever and wherever you're comfortable.

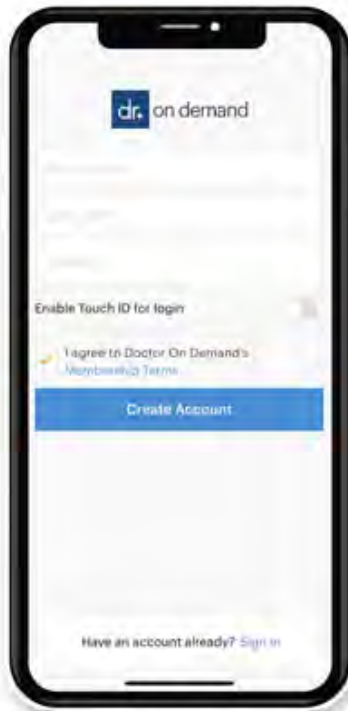
Telephone and online video consultations are available for all associates & family members enrolled in Blue Cross and Blue Shield of Alabama medical coverage. Unlimited services are available to members and provide a quick and easy service to diagnose, treat and prescribe medication (when necessary) for certain general medical issues.



1

Get the app

Download the Doctor On Demand app and activate using your Blue Cross and Blue Shield of Alabama insurance starting in January. Members can also call 800-997-6196 for 24/7 support.



2

Find a top doctor or therapist.

Get help with your mental health and urgent care needs from anywhere you have an internet connection.



3

Connect face-to-face on your phone.

Speak with your doctor or therapist right on your phone for help with all your health needs, mental and physical.



TALK TO A DOCTOR TODAY!



AIRMEDCARE NETWORK (AMCN)

AIRMEDCARE NETWORK (AMCN)

FOR QUESTIONS: RICHARD PEEK / 205-533-2324

RICHARD.PEEK@GMR.NET

WWW.AMCNREP.COM/RICHARD-PEEK

TRACK CODE: 14396 PLAN CODE: 17564



Cullman County has partnered with AirMedCare Network to provide you a free membership in the AirMedCare Network Program.

In the event you or a family member find yourselves hospitalized far from home experiencing a life or limb-threatening emergency, AMCN's alliance of air ambulances can provide medical transport—dramatically reducing travel time to an emergency treatment facility. AMCN Fly-U-Home can facilitate transport to a hospital of your choice. Recovering near home has many advantages. For example, your family won't be burdened with travel, hotel or childcare costs. Most importantly, your local support system can kick in while you focus on recovery.

AirMedCare Network is America's largest air medical membership network, providing financial coverage for emergency air medical transport. As an AMCN member, you're covered by over 320 locations across 38 states, including Alaska and Hawaii.

Even with medical insurance, air medical transport can result in significant out-of-pocket expenses, however an AMCN membership ensures no out-of-pocket expenses for medically necessary flights only if flown by an AMCN provider.

The household plan provides membership benefits for any person who resides under one residential roof. Full-time undergraduate college students can be covered under their parents' membership if their primary residence is still with



EMPLOYEE ASSISTANCE PROGRAM



UPRISE HEALTH

WWW.UPRISEHEALTH.COM / 800-395-1616

The Uprise Health Employee Assistance Program (EAP) is a **FREE** service provided for you and your eligible dependents by Cullman County Commission. This program offers a wide variety of counseling, referral and consultation services, which are all designed to assist you and your family in resolving work/life issues in order to live a happier, healthier and more balanced life. These services are completely confidential and can be easily accessed by calling 800-395-1616 or visiting www.uprisehealth.com.

EAP RESOURCES INCLUDE:

Counseling Services

- 3 face-to-face counseling sessions
- Free & Confidential—all information is kept strictly between the individual & the counselor

Work/Life Services

- Eldercare Support
- Legal & Financial Consulting
- Community Support Resources
- Telephonic & Video Counseling
- Identity Theft Counseling
- Online Tools & Resources

PERSONAL ADVANTAGE TOOL:

Register For Your Free Account!

- Visit uprisehealth.personaladvantage.com/register.jsp and use company name: CullmanCountyCommission
- Create unique username & password to sign in
- Personal Advantage is an online tool for work-life products on topics such as family life, health, financial, legal & stress. Some popular items on the website include downloadable will prep templates, financial calculators & parenting articles.



Telephonic Counseling
Available 24/7 at
800-395-1616



&
Much
More!

GROUP LIFE/AD&D INSURANCE



MUTUAL OF OMAHA

WWW.MUTUALOFOMAHA.COM / 1-800-228-7104

As an employer-paid benefit, Cullman County Commission provides all eligible full-time employees with a **\$25,000** Group Term Life and Accidental Death & Dismemberment (AD&D) benefit. Age-based reductions apply at age 65 (65%), age 70 (50%) & ends upon termination of employment. Optional Employee-paid Basic Life coverage is also available to spouses (**\$12,500**) and children (**\$10,000**) of enrolled employees for **\$2.60/month (\$1.30 per pay period)**.

VOLUNTARY TERM LIFE INSURANCE



In addition to the Group Life benefit, Cullman County Commission offers eligible full-time employees the opportunity to purchase voluntary life insurance through Mutual of Omaha. This allows you to purchase additional coverage for you, your spouse and your dependent children. Choose a benefit amount that works best for your family's needs.

Voluntary Life Benefits Overview	
Employee Coverage	Up to 5X Annual Earnings or \$500,000 in \$10,000 Increments
Spouse Coverage	Up to \$250,000 in \$5,000 increments (cannot exceed Employee's elected benefit)
Child(ren) Coverage	Up to \$10,000 in \$1,000 increments (up to age 26)
Guarantee Issue (GI)	Employee : \$150,000 / Spouse: \$50,000 / Child: \$10,000 (amounts elected over the GI will require evidence of insurability applications)
Age-Banded Reduction & Rates	Employee's coverage ends upon termination of employment; Spouse rates based on employee's age & terminates at age 70
Additional Benefits	Waiver of Premium, Accelerated Death Benefit (80% up to \$500,000), 12 week Layoff/Leave Provision, Conversion, Portability & More!

Age-Banded Rates (per \$1,000)			
Age	EE & Spouse	Age	EE & Spouse
< 25	\$0.06	55 - 59	\$0.83
25 - 29	\$0.06	60 - 64	\$1.30
30 - 34	\$0.10	65 - 69	\$2.33
35 - 39	\$0.12	70 - 74	\$4.16
40 - 44	\$0.19	75 - 79	\$6.87
45 - 49	\$0.32	80+	\$13.91
50 - 54	\$0.53	Child Life	\$0.15

How to Calculate Vol Life Premium	
Step 1	Find your age bracket in the rate grid
Step 2	Multiply the number of thousands of voluntary life coverage that you wish to elect by the applicable age-banded rate. Ex: 35-year-old electing \$80,000 benefit Vol Life: 80 x \$0.12 = \$9.60 / Month
Step 3	Multiply the total monthly premium by 12 months, then divide by # of pay periods to determine your cost per payroll deduction: \$9.60 x 12 = \$115.20 ÷ 24 = \$4.80/pay period



SHORT-TERM & LONG-TERM DISABILITY

MUTUAL OF OMAHA

WWW.MUTUALOFOMAHA.COM / 1-800-228-7104

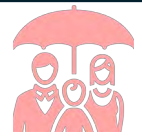
Cullman County Commission provides all eligible full-time employees short-term disability (STD) and long-term disability (LTD) coverage through Mutual of Omaha **AT NO COST TO YOU!** The STD plan is designed to help with financial needs you may have should you become unable to work due to an illness or injury. Benefits begin after 14 days of an approved disability and can continue for up to 11 weeks.

Short Term Disability Benefits Overview	
Eligibility	All full-time active employees working 30+ hours per week
Weekly Benefit Amount	60% of pre-disability income up to \$1,200/week maximum
Elimination Period	Accident: 14 days / Sickness: 14 days
Benefit Period	11 weeks
Filing for the STD Benefit	You must file a claim within 12 months of the date of disability. If you do not file a claim within this timeframe, you will not be eligible to receive the benefit.

LTD is designed to protect your income if you are totally or partially disabled and not able to work for an extended period of time & runs concurrent with your Short-Term Disability should you remain disabled. This benefit may continue until you reach normal retirement age. Benefits will be coordinated with any Social Security Benefit you may receive.

Long-Term Disability Benefits Overview	
Employee Eligibility	All full-time, active employees working at least 30 hours per week
Monthly Benefit Amount	60% of pre-disability income up to \$5,000/month maximum
Elimination Period	90 days (180 day Accumulation Period)
Benefit Period	Social Security Normal Retirement Age (SSNRA)
Own Occupation Period	24 months (Afterwards, you will only be considered totally disabled if you are unable to work in ANY position for which you are reasonably qualified for due to education, training or experience)
Limitations	3/12 Pre-Existing Condition Limitation; 24 months—Lifetime Mental Disorder, Drug & Alcohol Limitation
Additional Benefits	6 month Recurrent Disability, 3 month Survivor Benefit, Waiver of Premium & More

CRITICAL ILLNESS INSURANCE



MUTUAL OF OMAHA

WWW.MUTUALOFOMAHA.COM / 1-800-228-7104

Cullman County Commission provides Critical Illness insurance to all eligible full-time employees working 30+ hours/week **AT NO COST TO YOU!** Critical Illness coverage allows you to rest easy that your family & personal finances will be taken care of. The Critical Illness benefit amount is a flat \$5,000 for employees. Dependent child coverage a flat \$2,000 and automatically included at no additional cost for eligible children up to age 26. You may elect coverage for your spouse as well (flat \$5,000 benefit) for **\$5.00 per pay period**. Age-based restrictions apply.

If you or your enrolled family member are diagnosed with an eligible illness, Mutual of Omaha pays a cash benefit directly to you to help with every day finances, out-of-pocket medical costs, or simply an extra financial resource.

Critical Illness Benefits Overview	
% of Principal Sum	Covered Conditions
100% - Adult Conditions	Type 1 Diabetes, Benign Brain Tumor, Bone Marrow Transplant, Invasive Cancer, Heart Attack, Sudden Cardiac Arrest, Alzheimer's, ALS (Lou Gehrig's), Dementia, Multiple Sclerosis, Parkinson's, Skull Defect, Stroke, End-Stage Renal Failure, Major Organ Failure, Coma
100% - Child Conditions	Congenital Heart Diseases or Defects, Genetic Disorders,
50%	Occupational PTSD, Coronary Artery Disease (Major)
25%	Heart Valve Surgery, Coronary Artery Disease (Minor) , Aortic Surgery, Acute Respiratory Distress Syndrome (ARDS), Carcinoma in Situ, Inflammatory Bowel Disease, Aneurysm
10%	Severe Chronic Obstructive Pulmonary Disease (COPD), Transient Ischemic Attack (TIA), Reversible Ischemic Neurologic Deficit (RIND)
Additional Policy Provisions	
Benefit Separation Period	3 months; If diagnosed with a critical illness then subsequently diagnosed with another critical illness in another category, the dates of diagnosis must be 3+ months apart for benefits to be payable (0 months for critical illness in the same category)
Reoccurrence Benefit	100%; Once benefits have been paid for a critical illness, a reoccurrence benefit is payable one time for a subsequent diagnosis of the same critical illness if diagnosis of the initial & the subsequent diagnosis are at least 12 months apart without treatment.
Policy Benefit Maximum	300%; Total benefits payable for each insured person. Insurance will terminate after this.
Pre-Existing Limitation	12/12; Benefits are not payable for any critical illness caused by a pre-existing condition 12 months prior & 12 months following the effective date of insurance.
Health Screening Benefit	\$50; Payable once per calendar year for every insured member who has an annual health screening. (Form available online, send directly to Mutual of Omaha).
Additional Benefits	Portability included; 12 week continuation of temporary layoff/leave of absence & more!



RETIREMENT BENEFITS

THE RETIREMENT SYSTEMS OF ALABAMA

WWW.RSA-AL.GOV / 1-800-517-0020 OR 334-517-7000

Through your employment with Cullman County Commission, all eligible employees are automatically entitled to retirement benefits provided through The Retirement Systems of Alabama (RSA), which are public pension funds for state and local employees. The Employees' Retirement System (ERS) was established in 1945 to provide retirement and other benefits to employees in the public admin/municipality sector.

Your RSA benefit is the same regardless of which tier you are in. Tier 1 and Tier 2 employees may retire after 25 years of service (YOS) at any age or at age 60 with 10 YOS. Your unit's contribution rates & factors for fiscal year 2026 (10/1/24- 9/30/25) are shown in the chart below:

Tier 1		Hired Prior to 1/1/2013	
Employee Contribution	7.5% for Regular Employees; 8.5% for FLC Employees*		
Employer Contribution	9.66%		
Retirement Qualifications	May retire after 25 years of service or at age 60 with 10 years of service (whichever occurs first)		
Tier 2		Hired On or After 1/1/2013	
Employee Contribution	7.5% for Regular Employees; 8.5% for FLC Employees*		
Employer Contribution	10.34%		
Retirement Qualifications	Same as Tier 1		
*FLC Employees = APOST Certified Firefighters, Law Enforcement & Correctional Officers			

DEFERRED COMPENSATION PLANS



Cullman County Commission offers two Deferred Compensation Retirement Plans that allow employees to make pre-tax contributions into the plan through payroll deduction. The plans are **RSA-1** with Retirement Systems of Alabama (contact information above), **Nationwide 457 B Plan**, and **Nationwide 401 (a) Plan**.

For additional information or to enroll in Nationwide retirement benefits, please email our representative:

JOSHUA BYRD AT 888-401-5272

BYRDJ9@NATIONWIDE.COM



Nationwide





INCENTIVE PAY

Cullman County Commission has established an incentive program to reward those individuals who have served in the military and/or received a college degree. Part-Time Temporary/Seasonal Employees are not eligible for incentive pay.

Military Service Incentive

Employees currently serving in any branch of the US military or who have served receiving an honorable discharge shall be entitled to a 5% pay incentive. To be eligible the employee must present a copy of their military service documents (DD Form 214, 215, 256, NGB Form 22, Military ID Card, etc.) documenting dates of service and/or discharge.

Education Incentive

Associate Degree – Employees who have received an Associate Degree from an accredited college or university shall be entitled to a 5% pay incentive.

Bachelor’s Degree (or higher) – Any employee who has received a Bachelor’s Degree (or higher) from an accredited college or university shall be entitled to a 10% pay incentive.

To qualify for the education incentive the employee must present an official transcript from the issuing institution documenting the degree obtained or a copy of the original degree from the college or university. Professional, technical, administrative, etc. certifications do not qualify for the education incentive. Incentives will become effective at the beginning of the first pay period following verification of documents presented. See Employee Handbook for more information.

LONGEVITY PAY

Longevity pay is a benefit that recognizes a full-time employee’s years of continuous service. Full-time Cullman County employees who have completed five (5) years or more of continuous service will be eligible for longevity pay.

To determine whether an employee is eligible for longevity pay, the Personnel Department will determine as of September 30th of each year whether an employee has completed five (5) or more years of continuous service with Cullman County. Longevity will be based on a fiscal year running October 1st through September 30th. The employee must be on the payroll on September 30th of each eligible year to qualify for the previous year. No partial years will be paid.

Employees that sever employment and then return to work may not use retroactive time to qualify. Time must be continuous service. Longevity pay shall be paid to the employee once per fiscal year, normally in October as soon as practical after the end of the fiscal year.

Longevity Pay*	
5—9 Years	\$200
10—14 Years	\$400
15—19 Years	\$600
20—24 Years	\$800
25+ Years	\$1,000

Questions about Incentive Pay or Longevity Pay? Contact HR for Additional Info.

*Longevity Pay may be pro-rated for certain employee classifications



2026 PAID HOLIDAYS

The County recognizes 14 paid Holidays per year. The Holidays are established each year and are subject to change.

2026 Holidays Observed by Cullman County Commission*	
New Year's Day	Thursday, January 1, 2026
Robert E. Lee / Martin Luther King Jr's Birthday	Monday, January 19, 2026
President's Day	Monday, February 16, 2026
Good Friday	Friday, April 3, 2026
Jefferson Davis' Birthday	Monday, May 25, 2026
Juneteenth	Thursday, June 19, 2026
Independence Day	Friday, July 3, 2026
Labor Day	Monday, September 7, 2026
Columbus Day/Fraternal Day/ American Indian Heritage Day	Monday, October 12, 2026
Veterans Day	Wednesday, November 11, 2026
Thanksgiving Holiday*	Thursday and Friday, November 26* and 27*, 2026
Christmas Day	Friday, December 25, 2026

* Upon designation by the Governor



LEAVE POLICIES

Sick Leave*
104 Hours / Year (Accrues at 4 Hours per Pay Period)
Family Medical Leave Act (FMLA)
Up to 12 weeks leave in 1 year for: birth/adoption of a child; caring for an immediate family member with serious health condition; employee's own serious health condition; unpaid leave (job protection)
Jury Duty
Paid leave granted for hours served
Bereavement Leave
3 days leave for death of immediate family member
Military Leave
Pay for up to 21 days for required annual training

Annual Leave*	
0—10 Years	104 hours/year
10—15 Years	130 hours/year
15—20 Years	156 hours/year
20+ Years	208 hours/year



Time Off

*Paid Leave policies may be pro-rated for certain employee classifications

ADDITIONAL BENEFITS



Supplemental Individual Policies

- Allows payroll deductions of certain insurances (i.e. Accident, Cancer, Life, etc.)
- Colonial Life reps: Chris Culpepper at 205-914-6586 or Cameron Dennis 205-533-0687
- Liberty National rep: Jason Neal at 256-708-7979
- Aflac rep: Ricky Gibbs at 256-338-7602
- Southland Supplemental benefits: 866-327-6674

Worker's Compensation

- Program Administered by County Risk Services: 334-394-3232

Peace Officers Annuity & Benefit Fund

- Phone: 334-242-4079
- Email: john.hixon@apoabf.alabama.gov

Education/Tuition Discounts

- Wallace State Community College offers 10% tuition discount on up to 6 credit hours for degree / certificate seeking students and ProSkills workforce training for employees and their immediate family members. Additional benefits include a complimentary credit evaluation of educational credits, up to 5 Annual Alumni memberships and access to the Athen's State learning partnership program.
- Columbia Southern University offers group tuition rates for employees & eligible dependents for members of the Alabama City County Management Association (ACCMA). For additional information, contact Bryan Carraway at 800-977-8449 ext. 1877 or bryan.carraway@columbiasouthern.edu.

ACCA Snazzy Traveler Discount

- Travel Savings Program (save up to 75%)
- Visit: snazzytraveler.com/acca (Code: ACCATravel)

Retiree Benefits

- Monthly Premium Rates:
 - ◆ Pre-65 Retiree:
 - * See Cullman County Retiree Insurance Policy
 - ◆ Post-65 Retiree:
 - * See Cullman County Retiree Insurance Policy
- Sick Leave Payout option at 50% applied to final paycheck

Cell-Phone Discounts

- Verizon Wireless: 18% discount as a member of the Alabama Government Employees Group; visit www.verizonwireless/getdiscounts
- AT&T: 17% discount on monthly service charge of qualified wireless plans; visit att.com/wireless/cullmancountyal (Code: FAN3969054)

Cullman Wellness & Aquatic Center

- Membership Discount for County Employees
- Separate discount for Sheriff's Office employees.

ADDITIONAL LOCAL GOVT. PLAN BENEFITS

Hinge Health—Pain Care That Gets You Moving

- Relieve joint and muscle pain with personalized exercise therapy at no cost to you. On average, participants reduce their pain by 68%
- **Virtual sessions anytime, anywhere**
- **Unlimited 1-on-1 health coaching**
- **Motion-tracking technology for instant form correction**

To learn more and apply, scan the QR code or visit

hinge.health/lghip



Questions? Call (855) 902-2777



Wondr—Skills Based Weight Loss

- Wondr is clinically proven to help you lose weight, sleep better, stress less, and so much more.
- **Not a diet.** No points, plans, or restrictions. You'll learn how to eat your favorite foods to lose weight, sleep better, stress less, and live longer.
- **Digital weight loss program.** Our entirely digital program offers intriguing, on-demand master classes like the science of eating pizza, as well as nonstop support in the Wondr app and community.
- **Science-based and clinically proven.** Born from behavioral science, Wondr has helped hundreds of thousands of people learn clinically-proven skills to improve their overall health for good.



Sign up now to save your spot for the upcoming session. Visit www.wondrhealth.com/LGHIP or scan the QR code today to learn more!









Virta—Reversing Type 2 Diabetes

Virta uses the clinically-proven combination of nutritional ketosis, medical supervision, and one-on-one health coaching. You also get all the supplies you need for biomarker tracking, access to a private patient community, and curated recipes, food guides, and meal plans!

Who is Virta for? Virta is available to subscribers and spouses between the ages of 18 and 79 who are enrolled in the SEHIP or the LGHIP. This benefit is currently being offered to those with type 2 diabetes. There are some serious medical conditions that would exclude patients from the Virta treatment. Start the application process now to find out if you qualify.

What's the cost? There is no copay or out of pocket cost for the treatment—the SEHIP and LGHIP are fully covering the cost of Virta for those that qualify!

What does the Virta treatment include?

-  Dedicated health coach
-  Free diabetes testing supplies
-  Medical care from a physician-led team
-  Resources like recipes, grocery lists, etc.
-  Patient community support
-  ...and more!

Members can visit virtahealth.com/join/lghip to apply



NOTE:

Cullman County Commission reserves the right to add, delete or modify any employee benefit at any time with or without prior notification.

