



# EMPLOYEE BENEFITS

## FULL-TIME REGULAR EMPLOYEE BENEFITS (Effective 1/1/2022)

BENEFIT	SUMMARY DESCRIPTION	WHO PAYS FOR IT?	WHEN ARE YOU ELIGIBLE?
<b>Health Insurance</b>	<p>Provided through Blue Cross Blue Shield of Alabama: Benefit provides employees with Hospital/Physician/Out-patient/Major Medical Coverage/ Prescription Drug Plan/ Preventive Care/ EPS. Complete benefits, deductibles and co-pays are described in plan documents.</p>	<p>The County and the employee share in the cost. Employee premiums are deducted from the paycheck.</p> <p><i>Premiums:</i> <b>Single – \$30/semi-monthly</b> <b>Family - \$120/semi-monthly</b></p> <p>All premiums are pre-tax</p>	<p>Coverage is effective after 90 days of employment (eligible immediately if employee already has BCBS)</p>
<b>Dental Insurance</b>	<p>Provided through Blue Cross Blue Shield of Alabama: \$25 Deductible \$1,000 Maximum per year Diagnostic &amp; Preventive Care, Restorative, Oral Surgery, Crowns, Dentures, Periodontics, Orthodontic</p>	<p>Included in the Health Insurance Cost</p>	<p>Same as eligibility for health care coverage</p>
<b>Vision Insurance</b>	<p>Provided through Southland Superior Vision: Exam- \$10 copay once a year Glasses/Contact Lenses - up to \$150 allowance every 12 months (per fee schedule)</p>	<p>Included in the Health Insurance Cost</p>	<p>1st day of the month following eligibility for coverage</p>
<b>Supplemental Health Insurance</b>	<p>Access 2day Health provided by Cullman Primary Urgent Care Center: Near-Site Health Clinics offering services with no copays or deductibles</p>	<p>Included in the Health Insurance Cost</p>	<p>Same as eligibility for health care coverage</p>
<b>Life Insurance and AD&amp;D</b>	<p>Provided through United of Omaha: \$25,000 life insurance coverage \$25,000 AD&amp;D coverage</p>	<p>The County</p> <p>Optional spouse/dependent coverage for \$1.30/semi-monthly (to be paid by employee)</p>	<p>1st day of the month following 90 days of employment</p>

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<b>Voluntary Life Insurance</b>	Provided through United of Omaha: Provides option to select coverage for self, spouse & dependents	Based on age and selected coverage amount <b>Employee pays 100%</b>	1st day of the month following 90 days of employment
<b>Critical Illness</b>	Provided through United of Omaha: Provides \$5,000/incident (lifetime maximum \$15,000) Coverage based on Schedule of Benefits for Invasive Cancer, Heart Attack, Stroke, Major Organ Failure, etc.	The County  Optional \$5,000 spouse coverage \$3.75/semi-monthly (to be paid by employee)	1st day of the month following 90 days of employment
<b>Short-Term Disability</b>	Provided through United of Omaha: 60% of base salary to a maximum benefit of \$1,200/week (minimum \$25/week) 14-day elimination period 11 weeks maximum benefit	The County	1st day of the month following 90 days of employment
<b>Long-Term Disability</b>	Provided through United of Omaha: 60% of base salary to a maximum benefit of \$5,000/month (minimum \$100/mo.) 90-day elimination period Until normal SSI retirement age	The County	1st day of the month following 90 days of employment
<b>Retirement</b> A <b>Tier I</b> employee is an employee who was a member of the Retirement Systems of Alabama prior to January 1, 2013. A <b>Tier II</b> employee is an employee who has never been a member of the Retirement Systems of Alabama and was hired after January 1, 2013.	<b>Tier I and Tier II:</b> Through the Retirement Systems of Alabama (RSA), an employee may retire (at any age) if he/she has 25 years of retirement service or is age 60 with at least 10 years of service with RSA. Contact the Personnel Office for more information or visit <a href="http://www.rsa-al.gov">www.rsa-al.gov</a>  <b>NOTE: Tier II members receive Tier I benefits while employed by Cullman County Commission</b>	<b>Mandatory Participation</b> The employee pays a percentage of all gross income specified by the RSA. The County provides an additional amount determined annually by the RSA  <b>FY 22 Contributions:</b> <b>Tier I – 7.5% Reg/8.5% APOST</b> <b>Tier II – 7.5% Reg/8.5% APOST</b>	Date of Employment
<b>Deferred Compensation</b>	Voluntary participation through RSA-1 or Nationwide Retirement Solutions allows the employee to save for retirement, while lowering taxable income and paying tax on the deferred income in the year of distribution	Voluntary Participation up to current allowable limits. <b>Employee pays 100%</b>	Date of Employment

BENEFIT	SUMMARY DESCRIPTION	WHO PAYS FOR IT?	WHEN ARE YOU ELIGIBLE?
<b>Supplemental Insurance</b>	Employee may obtain coverage for: (Accident, Cancer, Short-Term Disability, Life, etc.) from Colonial Life/ Aflac/Liberty National/NTA	Premiums are deducted from the paycheck <b>Employee pays 100%</b>	Upon employee purchase of coverage from the insurance company
<b>Workers Compensation</b>	Program administered by County Risk Services (334) 394-3232	The County	Date of Employment
<b>Cullman Wellness &amp; Aquatics Center</b>	Discounted membership to Cullman Wellness & Aquatic Center	Discount if Employee chooses to participate	Date of Employment
<b>Annual Leave</b>	0-10 years - 104 hours per year 10-15 years - 130 hours per year 15-20 years - 156 hours per year 20 - over - 208 hours per year	The County	Accrues immediately upon employment. Cannot use until after probationary period
<b>Sick Leave</b>	104 hours per year (accrues at 4 hours per pay period)	The County	Accrues immediately upon employment. Cannot use until after probationary period
<b>Family Medical Leave (FMLA)</b>	Up to 12 weeks leave in 1 year for: 1) Birth or 2) adoption of a child 3) spouse/parent/child with a serious health condition; 4) employee's own serious health condition Unpaid Leave (Protects Job)	The employee is on leave without pay except that accrued sick and annual leave may be used.	After completion of 1250 hours of work over the previous 12 months
<b>Jury Duty</b>	Paid leave granted for hours served	The County	Date of Employment
<b>Bereavement Leave</b>	Up to 3 days leave for death of immediate family member (day before, day of, and day after funeral) must be working days (see employee handbook for list of relatives)	The County	Date of Employment
<b>Military Leave</b>	Leave of absence with pay up to 21 workdays for annual training or as directed by law	The County	Date of Employment
<b>Holidays</b>	13 paid holidays per year	The County	Date of Employment
<b>Incentive Pay</b>	5% Associate Degree or Military 10% Bachelor's Degree or higher (Some exclusions apply)	The County	Upon verification of proof of eligibility
<b>Longevity Pay</b>	5-9 years = \$200 10-14 years = \$400 15-19 years = \$600 20-24 years = \$800 25 years and over = \$1,000	The County	Based on years of service as of September 30th each year



# RETIREE BENEFITS

Effective 1/1/2022

RETIREE BENEFITS	WHAT YOU RECEIVE	PREMIUM	ELIGIBILITY
<b>Retiree Health Insurance (under age 65)</b>	Through BCBS of Alabama and Southland Superior Vision: Same coverage as active full-time employee plan	The County and the employee share in the cost. Retiree's portion is paid by bank draft on the 5th of each month. <i>Premiums:</i> <b>Single - \$60.00/month</b> <b>Family - \$240.00/month</b>	First month following the date of retirement
<b>Retiree Health Insurance (age 65 and over)</b>	Through BCBS of Alabama: C Plus Plan B Supplement to Medicare, Dental Plan (No prescription drug plan and no vision plan)	The County and the employee share in the cost. Retiree's portion is paid by bank draft on the 5th of the month. <i>Premiums:</i> <b>\$80/month for single C Plus and Dental</b> (not eligible for family coverage)	First month following the date of retirement or first of month following 65th birthday
<b>Retiree Sick Leave Conversion</b>	Pursuant to the retirement requirements of RSA, Tier I and Tier II retirees may convert earned sick time to service credit (amount is based on conversion table established by RSA)	No cost to Retiree	First month following the date of retirement
<b>Retiree Sick Leave Payout</b>	Employees have option of receiving Sick Leave paid out at 50%	No cost to Retiree	Paid with final paycheck