



FULL-TIME REGULAR EMPLOYEE BENEFITS* (Effective 1/1/2026)

BENEFIT	SUMMARY DESCRIPTION	WHO PAYS FOR IT?	WHEN ARE YOU ELIGIBLE?
Health Insurance	<p>Provided through the Local Government Health Insurance Program (LGHIP) and administered by Blue Cross Blue Shield of Alabama (BCBS of AL) Benefit provides employees with Hospital/Physician/Out-patient/ Major Medical Coverage/ Prescription Drug Plan/ Preventive Care/ etc.</p> <p>Complete benefits, deductibles and co-pays are described in plan documents.</p>	<p>Semi-Monthly Pre-Tax Employee Contribution: Employee Only - \$25 Employee + Family - \$130</p> <p>Monthly County Contribution: Employee Only - \$693 Employee + Family - \$1606</p>	<p>Coverage is effective immediately upon employment</p>
Dental Insurance	<p>Provided through Blue Cross Blue Shield of Alabama: \$25 Deductible \$1,500 Maximum per year Diagnostic & 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>
Vision Insurance	<p>Provided through VSP Vision (administered by BCBS of AL): 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>Same as eligibility for health care coverage</p>
Supplemental Health Insurance	<p>Optional voluntary insurance coverage for Dental, Vision and/or Cancer provided through Southland Benefit Solutions</p>	<p>Employee pays 100%</p>	<p>Same as eligibility for health care coverage</p>
AirMedCare	<p>Air Ambulance Service provided to active employees (and persons residing in employee's household) eligible for coverage</p>	<p>The County</p>	<p>1st of month following employment</p>

Cullman County budgets approximately 54% (on average) of an employee's base pay to provide County benefits.

BENEFIT	SUMMARY DESCRIPTION	WHO PAYS FOR IT?	WHEN ARE YOU ELIGIBLE?
Life Insurance and AD&D	Provided through United of Omaha: \$25,000 life insurance coverage \$25,000 AD&D coverage *Age reductions apply	The County Optional spouse/dependent coverage for \$1.30/semi-monthly (to be paid by employee)	1st day of the month following 90 days of employment
Voluntary Life Insurance	Provided through United of Omaha: Provides option to select coverage for self, spouse & dependents	Based on age and selected coverage amount Employee pays 100%	1st day of the month following 90 days of employment
Critical Illness	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, etc. *Age reductions apply	The County Optional \$5,000 spouse coverage for \$5.00/semi-monthly (to be paid by employee)	1st day of the month following 90 days of employment
Short-Term Disability	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
Long-Term Disability	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
Retirement A Tier 1 employee is an employee who was a member of the Retirement Systems of Alabama prior to January 1, 2013. A Tier 2 employee is an employee who has never been a member of the Retirement Systems of Alabama and was hired on or after January 1, 2013.	Tier 1 and Tier 2: 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 www.rsa-al.gov NOTE: Tier 2 members receive Tier 1 benefits while employed by Cullman County Commission	Mandatory Participation The employee pays a percentage of all gross income specified by the RSA. The County provides an additional amount determined annually by the RSA FY25 Employee Contributions: Tier 1 – 7.5% Reg/8.5% APOST Tier 2 – 7.5% Reg/8.5% APOST FY25 County Contributions: Tier 1 – 9.66% Tier 2 – 10.34%	Date of Employment
Deferred Compensation	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. Employee pays 100%	Date of Employment

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Supplemental Insurance	Employee may obtain coverage for: (Accident, Cancer, Short-Term Disability, Life, etc.) from Colonial Life/ Aflac/Liberty National	Premiums are deducted from employee paycheck Employee pays 100%	Upon employee purchase of coverage from the insurance company
Workers Compensation	Program administered by County Risk Services (334) 394-3232	The County	Date of Employment
Cullman Wellness & Aquatics Center	Discounted membership to Cullman Wellness & Aquatic Center	Discount if Employee chooses to participate (Separate discount for SO personnel)	Date of Employment
Annual Leave	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 (Pro-rated for certain classifications)	The County	Accrual begins immediately upon employment.
Sick Leave	104 hours per year (accrues at 4 hours per pay period) (Pro-rated for certain classifications)	The County	Accrual begins immediately upon employment.
Family Medical Leave (FMLA)	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 must be used	After completion of 1250 hours of work over the previous 12 months
Jury Duty	Paid leave granted for hours served	The County	Date of Employment
Bereavement Leave	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
Military Leave	Leave of absence with pay up to 21 workdays for annual training or as directed by law	The County	Date of Employment
Holidays	Up to 14 paid holidays per year (Prorated for certain classifications)	The County	Date of Employment
Incentive Pay	5% Associate Degree or Military 10% Bachelor's Degree or higher (Some exclusions apply)	The County	Upon verification of proof of eligibility
Longevity Pay	5-9 years = \$200 10-14 years = \$400 15-19 years = \$600 20-24 years = \$800 25 years and over = \$1,000 (Pro-rated for certain classifications)	The County	Paid in October each year. Based on years of service as of September 30th each year

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Retiree Benefits* Effective (1/1/2026)

RETIREE BENEFITS	WHAT YOU RECEIVE	PREMIUM	ELIGIBILITY
Retiree Health Insurance (under age 65)	Administered through LGHIP, BCBS of Alabama and VSP 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. <u>Contributions based on Cullman County Retiree Insurance Policy</u>	First month following the date of retirement Must have 10 years of service with the County immediately prior to retirement to be eligible for Retiree Health Insurance
Retiree Health Insurance (age 65 and over)	Through United Healthcare Medicare Advantage Plan administered by LGHIP. Includes medical and prescription drugs. Dental Plan administered by BCBS of AL. VSP Vision Plan administered by BCBS of AL.	The County and the employee share in the cost. Retiree's portion is paid by bank draft on the 5th of each month. <u>Contributions based on Cullman County Retiree Insurance Policy</u>	First month following the date of retirement or first of month of 65th birthday Must have 10 years of service with the County immediately prior to retirement to be eligible for Retiree Health Insurance
Retiree Sick Leave Conversion	Pursuant to the retirement requirements of RSA, Tier 1 and Tier 2 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
Retiree Sick Leave Payout	Employees have option of receiving Sick Leave paid out at 50% in lieu of sick leave conversion	No cost to Retiree	Paid with final paycheck

***NOTE: All benefits provided to employees and/or retirees of Cullman County are subject to change at any time (with or without notice) by the Commission.**

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