



# CULLMAN COUNTY COMMISSION

## 2025 HEALTH INSURANCE RATES (Effective 1/1/2025)

### Regular Full-Time Employee (working minimum of 30 hours per week)

Coverage	Total Monthly Cost	County Pays Monthly	Employee Pays Monthly (Pre-Tax)	Employee Semi-Monthly (Pre-Tax)
Employee Only	\$740.00	\$680.00	\$60.00	\$30.00
Employee +Spouse	\$1620.00	\$1410.00	\$210.00	\$105.00
Employee +Child(ren)	\$1330.00	\$1150.00	\$180.00	\$90.00
Employee +Family	\$2210.00	\$1950.00	\$260.00	\$130.00

Covers Blue Cross Blue Shield of Alabama Medical, Prescription Drugs and Dental and VSP Vision (administered by BCBS).

### Retired Employee under Age 65 (with a minimum of 10 years' service with Cullman County):

Coverage	Total Monthly Cost	County Pays	Retiree Pays	Payment Method
Retiree Only	\$740.00	\$680.00	\$60.00	Direct Debit Bank Draft to CCC
Retiree +Spouse	\$1620.00	\$1410.00	\$210.00	Direct Debit Bank Draft to CCC
Retiree + Child(ren)	\$1330.00	\$1150.00	\$180.00	Direct Debit Bank Draft to CCC
Retiree +Family	\$2210.00	\$1950.00	\$260.00	Direct Debit Bank Draft to CCC

Covers Blue Cross Blue Shield of Alabama Medical, Prescription Drugs and Dental and VSP Vision (administered by BCBS).

### Retired Employee over Age 65 (with a minimum of 10 years' service with Cullman County):

Coverage	Total Monthly Cost	County Pays	Retiree Pays	Payment Method
Retiree Only	\$241.00 C+=\$207; Dental=\$34)	\$137.50	\$103.50	Direct Debit Bank Draft to CCC

Covers Blue Cross Blue Shield of Alabama Medicare C+ Plan G Supplement (medical only; no prescription drugs, no dental, no vision). Separate Blue Cross Blue Shield Dental Plan – Retiree Coverage Only (No Family Coverage).

### COBRA Rates: (Includes 2% administrative fee)

Coverage	Total Monthly Cost	County Pays	Employee Pays	Payment Method
Employee Only	\$754.80	\$0	\$754.80	Direct Payment to BCBS
Employee +Spouse	\$1652.40	\$0	\$1652.40	Direct Payment to BCBS
Employee +Child(ren)	\$1356.60	\$0	\$1356.60	Direct Payment to BCBS
Employee +Family	\$2254.20	\$0	\$2254.20	Direct Payment to BCBS

Covers Blue Cross Blue Shield of Alabama Medical, Prescription Drugs and Dental and VSP Vision (administered by BCBS).