

Cullman County Retiree Insurance Policy

Effective 1/1/2026

Retiree Health Insurance Continuation (Under Age 65).

Effective January 1, 2026, Cullman County changed from a self-insured health insurance plan to a fully-insured plan through the Local Government Health Insurance Plan (LGHIP). This plan provides medical and prescription drug coverage through Blue Cross Blue Shield of Alabama (BCBS). The County will also provide dental coverage through BCBS and vision coverage through VSP. This change resulted in contribution changes for both active employees and retirees. The following contribution levels will be effective January 1, 2026 for all Cullman County retirees who will be retiring under the retirement guidelines of the Retirement Systems of Alabama (RSA) on or after January 1, 2026. Current retirees will be grandfathered at the same \$ amount as Active Employees.

Age at Retirement*	Years of Total Service** with Cullman County (must have 10 yrs of service immediately prior to retirement with RSA)	Insurance Contribution Level Single Coverage (Paid by Retiree)
Under Age 65	20 and over	Same \$ amount as Active Employees
Under Age 65	15 - 19	1.25 X \$ amount as Active Employees
Under Age 65	10 - 14	1.5 X \$ amount as Active Employees
Under Age 65	0 - 9	100% of Single or Family Premium If eligible under LGHIP guidelines

Retiree Health Insurance Continuation (Over Age 65).

Effective January 1, 2026, Cullman County changed from a self-insured health insurance plan to a fully-insured plan through the Local Government Health Insurance Plan (LGHIP). This change resulted in contribution changes for both active employees and retirees. For retirees over age 65 the LGHIP offers a Medicare Advantage Plan which includes medical and prescription drug coverage. The County will also provide dental coverage through BCBS and vision coverage through VSP. Retirees over age 65 are also required to enroll in both Medicare Part A and Part B. Retirees may also keep dependent coverage under the LGHIP. The following contribution levels will be effective January 1, 2026 for all Cullman County retirees who will be retiring under the retirement guidelines of the Retirement Systems of Alabama (RSA) on or after January 1, 2026. Current retirees will be grandfathered at 50% of Single Premium.

Age at Retirement*	Years of Total Service** with Cullman County (must have 10 yrs of service immediately prior to retirement with RSA)	Insurance Contribution Level Single Coverage (Paid by Retiree)
Age 65 & Over	10 and over	50% of Single Premium
Age 65 & Over	0 - 9	100% of Single Premium If eligible under LGHIP guidelines

Age at Retirement*	Years of Total Service** with Cullman County (must have 10 yrs of service immediately prior to retirement with RSA)	Insurance Contribution Level Family Coverage (Paid by Retiree)
Age 65 & Over	10 and over	100% of Family Premium If eligible under LGHIP guidelines
Age 65 & Over	0 - 9	100% of Family Premium If eligible under LGHIP guidelines

*Employees who are approved for RSA disability retirement will follow the years of service requirement for determining contribution level.

Must be 10 years of Total **Full-Time Service (or equivalent) with Cullman County.

Cullman County Commission reserves the right to make changes to the county insurance plans (including any contribution changes) at any time, with or without notice, based on the County's financial status.

Adopted by Cullman County Commission 9/23/2025