



September 24, 2025

To: All Cullman County Active Employees eligible for County Insurance

RE: Changes to Cullman County Insurance Effective January 1, 2026

Effective January 1, 2026, Cullman County will transition from a self-insured health insurance plan to a fully-insured plan through the Local Government Health Insurance Program (LGHIP). While both plans are administered by Blue Cross Blue Shield of Alabama (BCBS), this change will require new enrollment forms to be completed by all active and retired Cullman County personnel. This enrollment process requires specific documentation for any dependents enrolled in the plan. For active employees, we have gone through your personnel file and found most of the documentation that is required, however, we are missing some information on a few dependents. If we are missing documentation, we will let you know so that you can bring it in to the Personnel Office. Kelsey Hancock (HR Administrator) has been trying to contact those employees who have missing documentation, either by phone or email. If Kelsey has reached out to you regarding your missing documentation, please respond back to her ASAP. **If this documentation is not provided (and the required enrollment form is not completed and signed) before October 20, 2025 you will no longer have insurance through Cullman County Commission effective January 1, 2026.**

If you or any of your dependents are covered on another health insurance plan (in addition to the County's plan) you will need to provide information on that plan as well.

For active employees who waive coverage you will need to complete a Declination of Coverage Form and provide proof of other acceptable coverage. Acceptable proof of other coverage includes; Proof of Coverage letter/certificate from the insurance carrier with a current date (may be printed from the carrier's website or on letterhead); or Medicare Card; or Letter from employer stating employee is currently covered under the employer's plan; or front and back copy of Military ID. (A copy of an insurance card or an Explanation of Benefits (EOB) will not be considered acceptable proof of other coverage). **If you are not able to provide acceptable proof of other coverage, you will automatically be enrolled in the LGHIP plan effective January 1, 2026.**

For County employees or retirees who are married to other County employees or retirees, each individual employee/retiree will be required to enroll in the LGHIP. If there are no children, then each employee/retiree will maintain single coverage. If there are children, then one employee will enroll them under their plan for family coverage and the other employee will maintain single coverage. This is a requirement of LGHIP and Cullman County has no control over this stipulation. Employees who are



covered under a parent who is also a County employee will be allowed to continue coverage on the parent's plan until age 26.

The LGHIP plan will provide coverage for medical costs only (including prescription drugs) through BCBS. The county will maintain its self-insured dental coverage through BCBS as well as its vision coverage through VSP (administered by BCBS).

LGHIP also offers voluntary dental, vision, and cancer coverage, administered by Southland Benefit Solutions, which may be elected individually by eligible employees. Separate enrollment forms are required for these plans and Cullman County will not contribute to any of these voluntary plans.

Employee contributions will also change effective January 1, 2026. The new contributions will be \$25 semi-monthly for active employees with single coverage and \$130 semi-monthly for active employees with family coverage. Employee + Spouse and Employee + Child(ren) contribution levels will no longer be available effective January 1, 2026.

We will be moving Open Enrollment up a month to be able to get all of this documentation to LGHIP before October 20, 2025. We have tentatively scheduled the week of October 6 – 10, 2025 for the department meetings. I'll send out the schedule once it is finalized.

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.

Sincerely:

Judy Bradford
HR Manager
Cullman County Commission