



# 2025

## Employee Benefit Guide





# Employee Benefit Guide

## To All Employees:

Cullman County Commission is proud to offer you and your family a comprehensive and competitive benefits program. This guide was developed to describe the benefits available to you as an employee of Cullman County for the 2025 plan year. The County cares about the health and well being of our employees. For this reason, we have designed our Benefit Plans to protect you and your family’s health and finances now, while also helping you prepare for the future. We encourage you to select benefits based on your personal needs.

The details of these plans and policies are contained in the summary plan descriptions. If there is ever a question about one of these plans or policies, or if there is a conflict between the information in this guide and the *formal language of the plan or policy documents*, the plan or policy documents will prevail.

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# ENROLLMENT OPPORTUNITIES

## WHO IS ELIGIBLE

- Regular, full-time employees working an average of 30+hours/week are eligible for a range of benefits provided by Cullman County. You may also enroll your eligible spouse and dependents in available coverage.

## EFFECTIVE DATE OF COVERAGE

Eligible new hires will be subject to a waiting period determined by the applicable benefit, as follows:

- Medical, Dental, Vision: **After 90 days of employment (immediate if already have Blue Cross Blue Shield)**
- Life, STD, LTD & Critical Illness: **1st of the month following 90 days of employment**
- Supplemental Insurance: **Annual enrollment only**

Annual enrollment elections for current and newly eligible employee elections will be effective January 1st, or the date the applicable application is approved.

## WHEN TO ENROLL

Benefit eligible employees initially have the two following opportunities to enroll in the employee benefits program:

- **New Hire Enrollment:** New hires will have the opportunity to enroll in Cullman County's benefit coverages when initially eligible per the waiting periods defined. New Employees who do not enroll when initially eligible generally must wait until the next open enrollment to elect coverage.
- **Annual Enrollment:** Cullman County's annual enrollment period is held November 1st - 15th. Employees are encouraged to take this opportunity to ask questions, enroll and make any changes necessary to your benefits.

## WHEN YOU CAN MAKE CHANGES

Generally, you can only change your benefit choices during the Annual Enrollment period (which ends November 15th for the next plan year) or if you have an IRS "Qualifying Event" during the year, which includes:

- Marriage
- Divorce
- Birth, adoption or placement for adoption of an eligible child
- Death of your spouse or covered child
- Change in your spouse's work status that results in cancellation of your benefits
- Your dependent child is no longer eligible
- Becoming eligible for Medicare or Medicaid during the year

## LIFE EVENTS

**If you have a life event change, you must submit notification to Human Resources within 30 days of the qualifying event.**

Depending on the type of change, you may need to provide proof documentation (for example, a marriage license or birth certificate). If you do not submit notification within 30 days, you will have to wait until the next Annual Enrollment period to make benefit changes.

## WHEN COVERAGE ENDS

Benefits end on the last day of the month in which your employment with Cullman County ends, or when you cease to meet eligibility guidelines (i.e. reduction of hours, exhausted leave policy, etc.) or cease to make premium contributions. COBRA (the Consolidated Omnibus Budget Reconciliation Act of 1985) continuation of coverage is available for eligible terminations for medical and dental coverages.



# MEDICAL INSURANCE

## BLUE CROSS & BLUE SHIELD OF ALABAMA

WWW.ALABAMABLUE.COM / 1-800-810-2583

Cullman County Commission provides all full-time, active employees the opportunity to enroll in medical coverage, which is designed to provide you and your eligible dependents with financial protection against the high costs associated with health care and prescription drugs for any potential illnesses or injuries.

To maximize your benefits, seek medical services from a Preferred Provider who participates in the BlueCard PPO Program. To find out if your provider is in-network, call 1-800-810-BLUE (2583) or access the Blue Cross website, AlabamaBlue.com.

You can obtain full policy documents & additional information through Human Resources. See overview of plan benefits below:

	In-Network	Out-of-Network
<b>Deductible (Medical &amp; Pharmacy Combined)</b>		
Individual / Family	\$150 / \$450	
<b>Out-of-Pocket Maximum (Medical &amp; Pharmacy Combined)</b>		
Individual / Family	\$2,000 / \$4,000	
<b>Physician Office Services</b>		
Routine Immunizations and Preventive Services	Covered 100%	Not Covered
Physician Office Visits	\$40 copay	80% (50% in Alabama)
Urgent Care	\$40 copay	80% (50% in Alabama)
<b>Hospital Services</b>		
Outpatient Surgery	\$100 copay	80% (not covered in Alabama)
Diagnostic X-Rays/Imaging	\$0 copay	80% (not covered in Alabama)
Chemotherapy, Dialysis, IV Therapy, Pathology, Etc.	Covered 100%	80% (not covered in Alabama)
Inpatient Hospital Services	\$150 deductible per admission	\$150 deductible per admission then 80% coinsurance
Emergency Room	Accident: \$100 copay / Medical Emergency: \$200 copay	
Mental/Behavioral Health & Substance Abuse	Outpatient: \$35 copay/visit Inpatient: Covered 100%	80% (50% in Alabama)
<b>Other Covered Services</b>		
Rehabilitative Services	70% (combined max of 30 visits per year)	
Home Health / Hospice	Covered 100%	80% (not covered in Alabama)



# PRESCRIPTION DRUG INSURANCE



## BLUE CROSS & BLUE SHIELD OF ALABAMA

WWW.ALABAMABLUE.COM / 1-800-810-2583

Cullman County Commission's medical coverage also includes coverage for prescription drugs.

### **NEW IN 2025**

Cullman County Commission is excited to offer a modification to your prescription drug coverage for the coming year. Instead of all prescriptions being subject to a coinsurance, you are now eligible to receive many prescriptions with a point of sale copayment.

Benefits are outlined below:

	In-Network	Out-of-Network
<b>Prescription Drugs</b>		
Tier 1 (Generic)	Up to \$15—(No Deductible)	Not Covered
Tier 2 (Preferred-Brand)	Up to \$50—(No Deductible)	Not Covered
Tier 3 (Non-Preferred-Brand)	30% Coinsurance (Subject to Deductible)	Not Covered
Tier 4 (Specialty)	30% Coinsurance (Subject to Deductible)	Not Covered





# DENTAL INSURANCE

## BLUE CROSS & BLUE SHIELD OF ALABAMA

WWW.ALABAMABLUE.COM / 1-800-810-2583

Cullman County Commission offers our eligible employees dental coverage through BCBS of AL. **Dental insurance is included at no additional cost to employees enrolled in the group health plan.** You will receive the maximum benefits under the plan and pay less out-of-pocket when you seek care from an in-network provider. To find a dental provider in your area, visit AlabamaBlue.com, select “Find A Doctor”, then input your location and search term “dentist” (or applicable oral specialist).

Dental Plan Overview	
COVERED BENEFITS	IN-NETWORK BENEFITS
<b>Deductible (per calendar year)</b>	\$25 per member (up to \$75 max per family)
<b>Out-of-Pocket Maximum</b> *No maximum for members under age 19	\$1,000 Annual Maximum per member
<b>Diagnostic and Preventive Services</b> Oral exams, cleanings, x-rays, fluoride treatment, sealants, space maintainers	Covered 100%
<b>Restorative &amp; Supplemental Services</b> Fillings, simple extractions, oral surgery, root canals, denture repairs, general anesthesia	Covered 100%
<b>Periodontic Services</b> Removal & Reconstruction of diseased gum, bone, plaque & other periodontic services/surgery	Covered 80%
<b>Prosthetic Services</b> Crowns, Dentures, Bridges, Inlays/Onlays	Covered 50%
<b>Orthodontic Services</b> Available to ALL members; Lifetime Max: \$1,000	Covered 50%



# VISION INSURANCE



## BLUE CROSS & BLUE SHIELD OF ALABAMA

WWW.ALABAMABLUE.COM / 1-800-810-2583

Vision insurance is provided to all full-time eligible employees & dependents **at no additional cost** when enrolled in Cullman County Commission’s medical coverage. Our vision plan is provided by Blue Cross & Blue Shield of Alabama which utilizes the Vision Service Plan (VSP) Vision network. You maximize savings when using an in-network vision provider. Visit [www.vsp.com](http://www.vsp.com) to locate Superior Vision’s Provider Directory to verify which services/discounts (range from 10% - 30% in addition to the benefits outlined below) as they can vary even in-network.



Vision Plan Overview		
<b>COPAYS</b>		
Exam / Materials / Contact Lens Fitting / Retinal Screening	\$10 / \$20 / Up to \$60 / Up to \$39	
<b>COVERED BENEFITS</b>	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
Exam - 1 per 12 months	Covered 100%	\$34 Allowance after \$10 copay
Frames - 1 per 12 months	\$150 Allowance	\$70 Allowance
Lenses - 1 per 12 months Single / Bifocal / Trifocal / Progressive	All Covered 100%	\$30 / \$50 / \$65 / \$100 Allowances
Contact Lenses - 1 per 12 months Necessary / Elective	100% after \$20 copay / \$150 Allowance	\$210 Allowance after \$20 copay / \$105 Allowance
<b>DISCOUNT FEATURES</b>	<b>IN-NETWORK</b>	
Additional glasses, Sunglasses	20% savings	
Lens Enhancements	Average 30% savings	
Refractive Surgery (LASIK)	Average savings of 15%	
Featured Frame Brands	Extra \$20 Allowance	





# INSURANCE PREMIUMS

Cullman County Commission offers one premium rate for Medical, Dental and Vision benefits. Both dental insurance and vision insurance are offered at no additional charge for those employees enrolled in Cullman County Commission's medical coverage.

## NEW IN 2025

Cullman County Commission is excited to offer a 4-tier rate structure to meet the needs of our employee's and their family members. Instead of solely having two medical tiers, we have expanded our benefits to offer 4 different medical tier options. Monthly premium rates are outlined below:

Medical / Dental / Vision Monthly Rates*		
	Employee Contribution	Cullman County Contribution
Employee Only	\$60.00 (8%)	\$680.00 (92%)
Employee + Spouse	\$210.00 (13%)	\$1,410.00 (87%)
Employee + Child	\$180.00 (14%)	\$1150.00 (86%)
Family Coverage	\$260.00 (12%)	\$1,950.00 (88%)





# ACCESS 2DAY HEALTH CLINICS



## ACCESS 2DAY HEALTH

WWW.ACCESS2DAYHEALTH.COM / 800-797-9503

As an employee of Cullman County Commission, you and your family have exclusive access to the best primary care **AT NO COST TO YOU!** No copays, deductibles or out-of-pocket expenses when you visit the Access 2day Health Clinic!

### CLINIC LOCATIONS & HOURS

#### **Cullman Complete Health Urgent Care**

- 1406 Wall Street NE  
Cullman, AL 35055  
256-736-2856  
Monday - Friday: 8:00am to 8:00pm  
Saturday & Sunday: 8:00am to 6:00pm

#### **Good Hope Medical**

- 1225 County Road 437  
Cullman, AL 35055  
256-615-2055  
Monday - Thursday: 7:30am to 5:00pm  
Friday—7:30am –3:00pm

#### **Alabama Specialty Clinic**

- 1908 Cherokee Avenue Southwest  
Cullman, AL 35055  
256-736-1460  
Monday - Thursday: 7:30am to 6:00pm  
Friday - 7:30am –5:00pm

\*Visit [www.access2dayhealth.com](http://www.access2dayhealth.com) to find other clinic locations throughout Alabama, Louisiana & Mississippi.

### WHAT IS ACCESS 2DAY HEALTH CLINIC?

A high-quality employer-primary care clinic arrangement staffed by physicians, nurse practitioners, and physician assistants that provides quality patient care for primary, preventive and wellness services.

### HOW MUCH DO I HAVE TO PAY?

Nothing! Services are provided to you and your dependents at no charge as an employee of CCC.

### DO I NEED AN APPOINTMENT?

You do NOT need an appointment; however, scheduled appointments can be made if you desire. Acces2day Health patients are given the first available exam room.

### WHAT DO I NEED TO BRING?

You need to present your BCBS of AL insurance card when you arrive at the clinic. Although it is not run through your insurance, Access 2Day Health must use this to verify you are an eligible member on Cullman County Commission's health plan.

### SERVICES INCLUDE:

#### **Acute / Minor Care**

- Respiratory Care: Allergies, Bronchitis, Colds, Flu, Sinus Infections, Strep Throat, Cough, Sore Throat
- Fractures: X-Rays, Splinting, Orthopedic Referrals
- Ear Aches, Ear Infections, Pink Eye, Fluorescein Eye Stain, Styes, Etc.
- Cuts: Minor Laceration Closure, Minor Incision & Drainage of Abscess
- Digestive & Urinary: Bladder Infection, Diarrhea, Nausea, Urinary Tract Infection, Vomiting, Etc.

#### **Preventive Health Care**

- Office Visit: Annual Exam & Testing (Age Specific)
- Vaccinations: Flu shots, Injectable Antibiotics, Tetanus, Cortisone-Steroid Shots, Upper Respiratory

#### **Routine Primary Care**

- Routine Physicals: Sports, Camp, College, Basic
- Blood Pressure, BMI, Chronic Disease Management
- Lab & Testing: Comprehensive Assessment Screening Panels (Lipid Profile, Glucose, Kidney/Liver, etc.)





## DISCOUNT PRESCRIPTION DRUGS

WWW.GOODRX.COM / 800-925-5327

Did you know pharmacies charge different prices for the same exact prescription drug? GoodRx makes it easy for you to find the best deal for your prescriptions.

# GoodRx

Find the lowest local prices on your prescriptions



## How does Good Rx Work?

**Find Free Coupons on the website or app**

Coupons work at virtually every U.S. pharmacy. Prices may even beat your insurance.

**Show Coupon to your Pharmacist**

Text, email or print your coupon. No approvals or paperwork needed.

**Save up to 80%**

Save on all of your family's prescriptions. Coupons work for refills too!

### How does GoodRx work with my Blue Cross insurance?

Everyone can use GoodRx, whether they are enrolled in BCBSAL insurance or not. While you cannot combine GoodRx with your insurance to lower your cost, it may be cheaper than the coinsurance in your current benefits.

**NOTE: If you use GoodRx, the amount you pay will not accumulate towards your medical plan deductible.**

# AirMedCare Network (AMCN)



## AIRMEDCARE NETWORK (AMCN)

FOR QUESTIONS: RICHARD PEEK / 205-533-2324

WWW.AMCNREP.COM/RICHARD-PEEK

TRACK CODE: 14396 PLAN CODE: 17564



Cullman County has partnered with AirMedCare Network to provide you a free membership in the AirMedCare Network Program.

In the event you or a family member find yourselves hospitalized far from home experiencing a life or limb-threatening emergency, AMCN’s alliance of air ambulances can provide medical transport—dramatically reducing travel time to an emergency treatment facility. AMCN Fly-U-Home can facilitate transport to a hospital of your choice. Recovering near home has many advantages. For example, your family won’t be burdened with travel, hotel or childcare costs. Most importantly, your local support system can kick in while you focus on recovery.

AirMedCare Network is America’s largest air medical membership network, providing financial coverage for emergency air medical transport. As an AMCN member, you’re covered by over 320 locations across 38 states, including Alaska and Hawaii.

Even with medical insurance, air medical transport can result in significant out-of-pocket expenses, however an AMCN membership ensures no out-of-pocket expenses for medically necessary flights only if flown by an AMCN provider.

The household plan provides membership benefits for any person who resides under one residential roof. Full-time undergraduate college students can be covered under their parents’ membership if their primary residence is still with the parents.







# EMPLOYEE ASSISTANCE PROGRAM

## UPRISE HEALTH

WWW.UPRISEHEALTH.COM / 800-395-1616

The Uprise Health Employee Assistance Program (EAP) is a **FREE** service provided for you and your eligible dependents by Cullman County Commission. This program offers a wide variety of counseling, referral and consultation services, which are all designed to assist you and your family in resolving work/life issues in order to live a happier, healthier and more balanced life. These services are completely confidential and can be easily accessed by calling 800-395-1616 or visiting [www.uprisehealth.com](http://www.uprisehealth.com).

### EAP RESOURCES INCLUDE:

#### Counseling Services

- 3 face-to-face counseling sessions
- Free & Confidential—all information is kept strictly between the individual & the counselor

#### Work/Life Services

- Eldercare Support
- Legal & Financial Consulting
- Community Support Resources
- Telephonic & Video Counseling
- Identity Theft Counseling
- Online Tools & Resources

### PERSONAL ADVANTAGE TOOL:

#### Register For Your Free Account!

- Visit [uprisehealth.personaladvantage.com/register.jsp](http://uprisehealth.personaladvantage.com/register.jsp) and use company name: CullmanCountyCommission
- Create unique username & password to sign in
- Personal Advantage is an online tool for work-life products on topics such as family life, health, financial, legal & stress. Some popular items on the website include downloadable will prep templates, financial calculators & parenting articles.



**Telephonic Counseling Available 24/7 at 800-395-1616**



**& Much More!**



# GROUP LIFE/AD&D INSURANCE



## MUTUAL OF OMAHA

WWW.MUTUALOFOMAHA.COM / 1-800-228-7104

As an employer-paid benefit, Cullman County Commission provides all eligible full-time employees with a **\$25,000** Group Term Life and Accidental Death & Dismemberment (AD&D) benefit. Age-based reductions apply at age 65 (65%), age 70 (50%) & ends upon termination of employment. Optional Employee-paid Basic Life coverage is also available to spouses (**\$12,500**) and children (**\$10,000**) of enrolled employees for **\$2.60/month (\$1.30 per pay period)**.

## VOLUNTARY TERM LIFE INSURANCE



In addition to the Group Life benefit, Cullman County Commission offers eligible full-time employees the opportunity to purchase voluntary life insurance through Mutual of Omaha. This allows you to purchase additional coverage for you, your spouse and your dependent children. Choose a benefit amount that works best for your family's needs.

Voluntary Life Benefits Overview	
<b>Employee Coverage</b>	Up to 5X Annual Earnings or \$500,000 in \$10,000 Increments
<b>Spouse Coverage</b>	Up to \$250,000 in \$5,000 increments (cannot exceed Employee's elected benefit)
<b>Child(ren) Coverage</b>	Up to \$10,000 in \$1,000 increments (up to age 26)
<b>Guarantee Issue (GI)</b>	Employee : \$150,000 / Spouse: \$50,000 / Child: \$10,000 (amounts elected over the GI will require evidence of insurability applications)
<b>Age-Banded Reduction &amp; Rates</b>	Employee's coverage ends upon termination of employment; Spouse rates based on employee's age & terminates at age 70
<b>Additional Benefits</b>	Waiver of Premium, Accelerated Death Benefit (80% up to \$500,000), 12 week Layoff/Leave Provision, Conversion, Portability & More!

Age-Banded Rates (per \$1,000)			
Age	EE & Spouse	Age	EE & Spouse
< 25	\$0.06	55 - 59	\$0.83
25 - 29	\$0.06	60 - 64	\$1.30
30 - 34	\$0.10	65 - 69	\$2.33
35 - 39	\$0.12	70 - 74	\$4.16
40 - 44	\$0.19	75 - 79	\$6.87
45 - 49	\$0.32	80+	\$13.91
50 - 54	\$0.53	Child Life	\$0.15

How to Calculate Vol Life Premium	
Step 1	Find your age bracket in the rate grid
Step 2	Multiply the number of thousands of voluntary life coverage that you wish to elect by the applicable age-banded rate. <b>Ex: 35-year-old electing \$80,000 benefit Vol Life: 80 x \$0.12 = \$9.60 / Month</b>
Step 3	Multiply the total monthly premium by 12 months, then divide by # of pay periods to determine your cost per payroll deduction: <b>\$9.60 x 12 = \$115.20 ÷ 24 = \$4.80/pay period</b>



# SHORT-TERM & LONG-TERM DISABILITY

## MUTUAL OF OMAHA

WWW.MUTUALOFOMAHA.COM / 1-800-228-7104

Cullman County Commission provides all eligible full-time employees short-term disability (STD) and long-term disability (LTD) coverage through Mutual of Omaha **AT NO COST TO YOU!** The STD plan is designed to help with financial needs you may have should you become unable to work due to an illness or injury. Benefits begin after 14 days of an approved disability and can continue for up to 11 weeks.

Short Term Disability Benefits Overview	
<b>Eligibility</b>	All full-time active employees working 30+ hours per week
<b>Weekly Benefit Amount</b>	60% of pre-disability income up to \$1,200/week maximum
<b>Elimination Period</b>	Accident: 14 days / Sickness: 14 days
<b>Benefit Period</b>	11 weeks
<b>Filing for the STD Benefit</b>	<b>You must file a claim within 12 months of the date of disability.</b> If you do not file a claim within this timeframe, you will not be eligible to receive the benefit.

LTD is designed to protect your income if you are totally or partially disabled and not able to work for an extended period of time & runs concurrent with your Short-Term Disability should you remain disabled. This benefit may continue until you reach normal retirement age. Benefits will be coordinated with any Social Security Benefit you may receive.

Long-Term Disability Benefits Overview	
<b>Employee Eligibility</b>	All full-time, active employees working at least 30 hours per week
<b>Monthly Benefit Amount</b>	60% of pre-disability income up to \$5,000/month maximum
<b>Elimination Period</b>	90 days (180 day Accumulation Period)
<b>Benefit Period</b>	Social Security Normal Retirement Age (SSNRA)
<b>Own Occupation Period</b>	24 months (Afterwards, you will only be considered totally disabled if you are unable to work in ANY position for which you are reasonably qualified for due to education, training or experience)
<b>Limitations</b>	3/12 Pre-Existing Condition Limitation; 24 months—Lifetime Mental Disorder, Drug & Alcohol Limitation
<b>Additional Benefits</b>	6 month Recurrent Disability, 3 month Survivor Benefit, Waiver of Premium & More

# CRITICAL ILLNESS INSURANCE



## MUTUAL OF OMAHA

WWW.MUTUALOFOMAHA.COM / 1-800-228-7104

Cullman County Commission provides Critical Illness insurance to all eligible full-time employees working 30+ hours/week **AT NO COST TO YOU!** Critical Illness coverage allows you to rest easy that your family & personal finances will be taken care of. The Critical Illness benefit amount is a flat \$5,000 for employees. Dependent child coverage a flat \$2,000 and automatically included at no additional cost for eligible children up to age 26. You may elect coverage for your spouse as well (flat \$5,000 benefit) for **\$5.00 per pay period**. Age-based restrictions apply.

If you or your enrolled family member are diagnosed with an eligible illness, Mutual of Omaha pays a cash benefit directly to you to help with every day finances, out-of-pocket medical costs, or simply an extra financial resource.

Critical Illness Benefits Overview	
% of Principal Sum	Covered Conditions
100% - Adult Conditions	Type 1 Diabetes, Benign Brain Tumor, Bone Marrow Transplant, Invasive Cancer, Heart Attack, Sudden Cardiac Arrest, Alzheimer's, ALS (Lou Gehrig's), Dementia, Multiple Sclerosis, Parkinson's, Skull Defect, Stroke, End-Stage Renal Failure, Major Organ Failure, Coma
100% - Child Conditions	Congenital Heart Diseases or Defects, Genetic Disorders,
50%	Occupational PTSD, Coronary Artery Disease (Major)
25%	Heart Valve Surgery, Coronary Artery Disease (Minor) , Aortic Surgery, Acute Respiratory Distress Syndrome (ARDS), Carcinoma in Situ, Inflammatory Bowel Disease, Aneurysm
10%	Severe Chronic Obstructive Pulmonary Disease (COPD), Transient Ischemic Attack (TIA), Reversible Ischemic Neurologic Deficit (RIND)
Additional Policy Provisions	
Benefit Separation Period	3 months; If diagnosed with a critical illness then subsequently diagnosed with another critical illness in another category, the dates of diagnosis must be 3+ months apart for benefits to be payable (0 months for critical illness in the same category)
Reoccurrence Benefit	100%; Once benefits have been paid for a critical illness, a reoccurrence benefit is payable one time for a subsequent diagnosis of the same critical illness if diagnosis of the initial & the subsequent diagnosis are at least 12 months apart without treatment.
Policy Benefit Maximum	300%; Total benefits payable for each insured person. Insurance will terminate after this.
Pre-Existing Limitation	12/12; Benefits are not payable for any critical illness caused by a pre-existing condition 12 months prior & 12 months following the effective date of insurance.
Health Screening Benefit	\$50; Payable once per calendar year for every insured member who has an annual health screening. (Form available online, send directly to Mutual of Omaha).
Additional Benefits	Portability included; 12 week continuation of temporary layoff/leave of absence & more!



# RETIREMENT BENEFITS

## THE RETIREMENT SYSTEMS OF ALABAMA

WWW.RSA-AL.GOV / 1-800-517-0020 OR 334-517-7000

Through your employment with Cullman County Commission, all eligible employees are automatically entitled to retirement benefits provided through The Retirement Systems of Alabama (RSA), which are public pension funds for state and local employees. The Employees' Retirement System (ERS) was established in 1945 to provide retirement and other benefits to employees in the public admin/municipality sector.

Your RSA benefit is the same regardless of which tier you are in. Tier 1 and Tier 2 employees may retire after 25 years of service (YOS) at any age or at age 60 with 10 YOS. Your unit's contribution rates & factors for fiscal year 2025 (10/1/24- 9/30/25) are shown in the chart below:

Tier 1		Hired Prior to 1/1/2013	
Employee Contribution	7.5% for Regular Employees; 8.5% for FLC Employees*		
Employer Contribution	8.21%		
Retirement Qualifications	May retire after 25 years of service or at age 60 with 10 years of service (whichever occurs first)		
Tier 2		Hired On or After 1/1/2013	
Employee Contribution	7.5% for Regular Employees; 8.5% for FLC Employees*		
Employer Contribution	8.87%		
Retirement Qualifications	Same as Tier 1		
*FLC Employees = APOST Certified Firefighters, Law Enforcement & Correctional Officers			

## DEFERRED COMPENSATION PLANS



Cullman County Commission offers two Deferred Compensation Retirement Plans that allow employees to make pre-tax contributions into the plan through payroll deduction. The plans are **RSA-1** with Retirement Systems of Alabama (contact information above), **Nationwide 457 B Plan**, and **Nationwide 401 (a) Plan**.

For additional information or to enroll in Nationwide retirement benefits, please email our representative:

**JOSHUA BYRD AT 888-401-5272**

**BYRDJ9@NATIONWIDE.COM**



**Nationwide**





# ADDITIONAL PAY



## INCENTIVE PAY

Cullman County Commission has established an incentive program to reward those individuals who have served in the military and/or received a college degree. Part-Time Temporary/Seasonal Employees are not eligible for incentive pay.

### **Military Service Incentive**

Employees currently serving in any branch of the US military or who have served receiving an honorable discharge shall be entitled to a 5% pay incentive. To be eligible the employee must present a copy of their military service documents (DD Form 214, 215, 256, NGB Form 22, Military ID Card, etc.) documenting dates of service and/or discharge.

### **Education Incentive**

Associate Degree – Employees who have received an Associate Degree from an accredited college or university shall be entitled to a 5% pay incentive.

Bachelor’s Degree (or higher) – Any employee who has received a Bachelor’s Degree (or higher) from an accredited college or university shall be entitled to a 10% pay incentive.

To qualify for the education incentive the employee must present an official transcript from the issuing institution documenting the degree obtained or a copy of the original degree from the college or university. Professional, technical, administrative, etc. certifications do not qualify for the education incentive. Incentives will become effective at the beginning of the first pay period following verification of documents presented. See Employee Handbook for more information.

## LONGEVITY PAY

Longevity pay is a benefit that recognizes a full-time employee’s years of continuous service. Full-time Cullman County employees who have completed five (5) years or more of continuous service will be eligible for longevity pay.

To determine whether an employee is eligible for longevity pay, the Personnel Department will determine as of September 30<sup>th</sup> of each year whether an employee has completed five (5) or more years of continuous service with Cullman County. Longevity will be based on a fiscal year running October 1<sup>st</sup> through September 30<sup>th</sup>. The employee must be on the payroll on September 30<sup>th</sup> of each eligible year to qualify for the previous year. No partial years will be paid.

Employees that sever employment and then return to work may not use retroactive time to qualify. Time must be continuous service. Longevity pay shall be paid to the employee once per fiscal year, normally in October as soon as practical after the end of the fiscal year.

Longevity Pay*	
5—9 Years	\$200
10—14 Years	\$400
15—19 Years	\$600
20—24 Years	\$800
25+ Years	\$1,000

Questions about Incentive Pay or Longevity Pay? Contact HR for Additional Info.

\*Longevity Pay may be pro-rated for certain employee classifications



# 2025 PAID HOLIDAYS

The County recognizes 14 paid Holidays per year. The Holidays are established each year and are subject to change.

2025 Holidays Observed by Cullman County Commission*	
New Year's Day	Wednesday, January 1, 2025
Robert E. Lee / Martin Luther King Jr's Birthday	Monday, January 20, 2025
President's Day	Monday, February 17, 2025
Good Friday	Friday, April 18, 2025
Memorial Day	Monday, May 26, 2025
Jefferson Davis' Birthday	Monday, June 2, 2025
Juneteenth*	Thursday, June 19*, 2025
Independence Day	Friday, July 4, 2025
Labor Day	Monday, September 1, 2025
Columbus Day/Fraternal Day/ American Indian Heritage Day	Monday, October 13, 2025
Veterans Day	Tuesday, November 11, 2025
Thanksgiving Holiday*	Thursday and Friday, November 27* and 28*, 2025
Christmas Day	Thursday, December 25, 2025



# LEAVE POLICIES

\* Upon designation by the Governor

<b>Sick Leave*</b>
104 Hours / Year (Accrues at 4 Hours per Pay Period)
<b>Family Medical Leave Act (FMLA)</b>
Up to 12 weeks leave in 1 year for: birth/adoption of a child; caring for an immediate family member with serious health condition; employee's own serious health condition; unpaid leave (job protection)
<b>Jury Duty</b>
Paid leave granted for hours served
<b>Bereavement Leave</b>
3 days leave for death of immediate family member
<b>Military Leave</b>
Pay for up to 21 days for required annual training

Annual Leave*	
0—10 Years	104 hours/year
10—15 Years	130 hours/year
15—20 Years	156 hours/year
20+ Years	208 hours/year



## Time Off

\*Paid Leave policies may be pro-rated for certain employee classifications

# ADDITIONAL BENEFITS



## Supplemental Individual Policies

- Allows payroll deductions of certain insurances (i.e. Accident, Cancer, Life, etc.)
- Colonial Life reps: Chris Culpepper at 205-914-6586 or Cameron Dennis 205-533-0687
- Liberty National rep: Jason Neal at 256-708-7979
- Aflac rep: Ricky Gibbs at 256-338-7602
- NTA Life rep: Danny Duckworth at 205-601-8098

## Worker's Compensation

- Program Administered by County Risk Services: 334-394-3232

## Peace Officers Annuity & Benefit Fund

- Phone: 334-242-4079
- Email: john.hixon@apoabf.alabama.gov

## Education/Tuition Discounts

- Columbia Southern University offers group tuition rates for employees & eligible dependents for members of the Alabama City County Management Association (ACCMA). For additional information, contact Bryan Carraway at 800-977-8449 ext. 1877 or bryan.carraway@columbiasouthern.edu.

## ACCA Snazzy Traveler Discount

- Travel Savings Program (save up to 75%)
- Visit: snazzytraveler.com/acca (Code: ACCATravel)

## Retiree Benefits

- Monthly Premium Rates:
  - ◆ Pre-65 Retiree:
    - \* Same coverage and contribution as active employees
  - ◆ Post-65 Retiree:
    - \* C+ Supplement to Medicare w/ Dental (No Prescription Drug or Vision)
    - \* Contribution is 50% of C-Plus rate
    - \* Family coverage not available
- Sick Leave Conversion option for Tier 1 and Tier 2 RSA Retirees.
- Sick Leave Payout option at 50% applied to final paycheck

## Cell-Phone Discounts

- Verizon Wireless: 18% discount as a member of the Alabama Government Employees Group; visit [www.verizonwireless/getdiscounts](http://www.verizonwireless/getdiscounts)
- AT&T: 17% discount on monthly service charge of qualified wireless plans; visit [att.com/wireless/cullmancountyal](http://att.com/wireless/cullmancountyal) (Code: FAN3969054)

## Cullman Wellness & Aquatic Center

- Membership Discount for County Employees
- Separate discount for Sheriff's Office employees.

### NOTE:

**Cullman County Commission reserves the right to add, delete or modify any employee benefit at any time with or without prior notification.**

