

Cullman County Commission

Full-Time Employee Benefits

(Effective 3/1/2016)

BENEFIT	PREMIUM	WHO RECEIVES	ELIGIBILITY	WHAT YOU RECEIVE
Health Insurance (Blue Cross Blue Shield of Alabama)	\$20.09/semi-monthly for single \$92.22/semi-monthly for family	All Full-Time Employees	Eligible after 90 days of employment (eligible immediately if already have BCBS)	Hospital/Physician/Out-patient/Major Medical Coverage/Prescription Drug Plan/Preventive Care/EPS
Dental Insurance (Blue Cross Blue Shield of Alabama)	Included in Health Insurance	All Full-Time Employees	Eligible after 90 days of employment (eligible immediately if already have BCBS)	\$50 Deductible \$1,500 Max per year 100% Diagnostic & Preventive Care 80% Restorative, Oral Surgery, Crowns, Dentures, Periodontic 50% Orthodontic
Vision Insurance (Blue Cross Blue Shield of Alabama)	Included in Health Insurance	All Full-Time Employees	Eligible after 90 days of employment (eligible immediately if already have BCBS)	Exam - up to \$50 once a year Glasses/Contact Lenses - up to \$350 every two years
Life Insurance and AD&D (United of Omaha)	\$4.80 per month per employee *County pays 100%	All Full-Time Employees	1st day of the month following 90 days of employment	\$15,000 life insurance coverage \$15,000 accidental death and dismemberment coverage
Voluntary Life Insurance (United of Omaha)	Based on age and selected coverage amount *Employee pays 100%	All Full-Time Employees	1st day of the month following 90 days of employment	Provides option to select coverage for self, spouse & dependent children
Retirement (Retirement Systems of Alabama)	Mandatory Participation 5% - In system prior to 1/1/13 6% - In system on or after 1/1/13 (matched by County)	All Employees working 20 hrs/week or more	Date of employment	Varies by date of employment into RSA. Contact Personnel for more information or visit www.rsa-al.gov
RSA-1 & Nationwide Retirement Solutions	Voluntary Participation *Employee pays 100%	All Full-Time Employees	1st day of the month following 6 months of employment	Deferred Compensation Plan - Tax deferred retirement savings plan
Supplemental Insurance (Colonial Life/Aflac/Liberty National/NTA)	Determined by Insurer *Employee pays 100%	All Full-Time Employees	Upon enrollment (following 6 months of employment)	Allows payroll deduction of certain insurances (Accident, Cancer, Short-Term Disability, Life, etc.)
Workers Compensation	No cost to Employee	All Employees	Date of employment	Program administered by Meadowbrook Insurance Group (1-800-536-7702)
Fitness Center	Discount if Employee chooses to participate	All Employees	Date of employment	Discounted membership to Cullman Wellness and Aquatics Center
Annual Leave	No cost to Employee	All Full-Time Employees	Accrues immediately upon employment. Cannot use until after probationary period.	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
Sick Leave	No cost to Employee	All Full-Time Employees	Accrues immediately upon employment. Cannot use until after probationary period.	104 hours per year (accrues at 4 hours per pay period)
Family Medical Leave (FMLA)	No cost to Employee	All Employees	After completion of 1250 hours or work over the previous 12 months	Up to 12 weeks leave in 1 year for: 1) Birth or adoption of a child; 2) spouse/parent/child with a serious health condition; 3) employee's own serious health condition

