



Cullman County Commission

Your 2017 Benefits Enrollment



What is a POP Plan?

Federal Government Guidelines

As required by IRS regulations, contributions under the POP shown on your election form under Pretax will remain in effect and cannot be revoked or changed during the plan year, unless the revocation & new election are on account of and consistent with a change in status or as otherwise allowed under IRS regulations.

- ❑ Premium only plans are made possible by IRS Code Section 125 to make benefits more affordable.
- ❑ Qualified insurance premiums are taken out of your gross monthly check before they are taxed.
- ❑ What is a qualified supplemental insurance premium?

Cancer Insurance

Accident

Medical Bridge

Health Insurance

Dental and Vision

Premium Only Plan (POP)

Without Section 125

Gross Pay	\$1397.50
Pretax Deduction	\$0.00
Taxable Gross	\$1397.50
Federal	\$129.83
State Taxes	\$60.05
FICA	\$106.91
Local Tax	\$0.70
Insurance	\$218.30
Net Take Home Pay	\$881.70

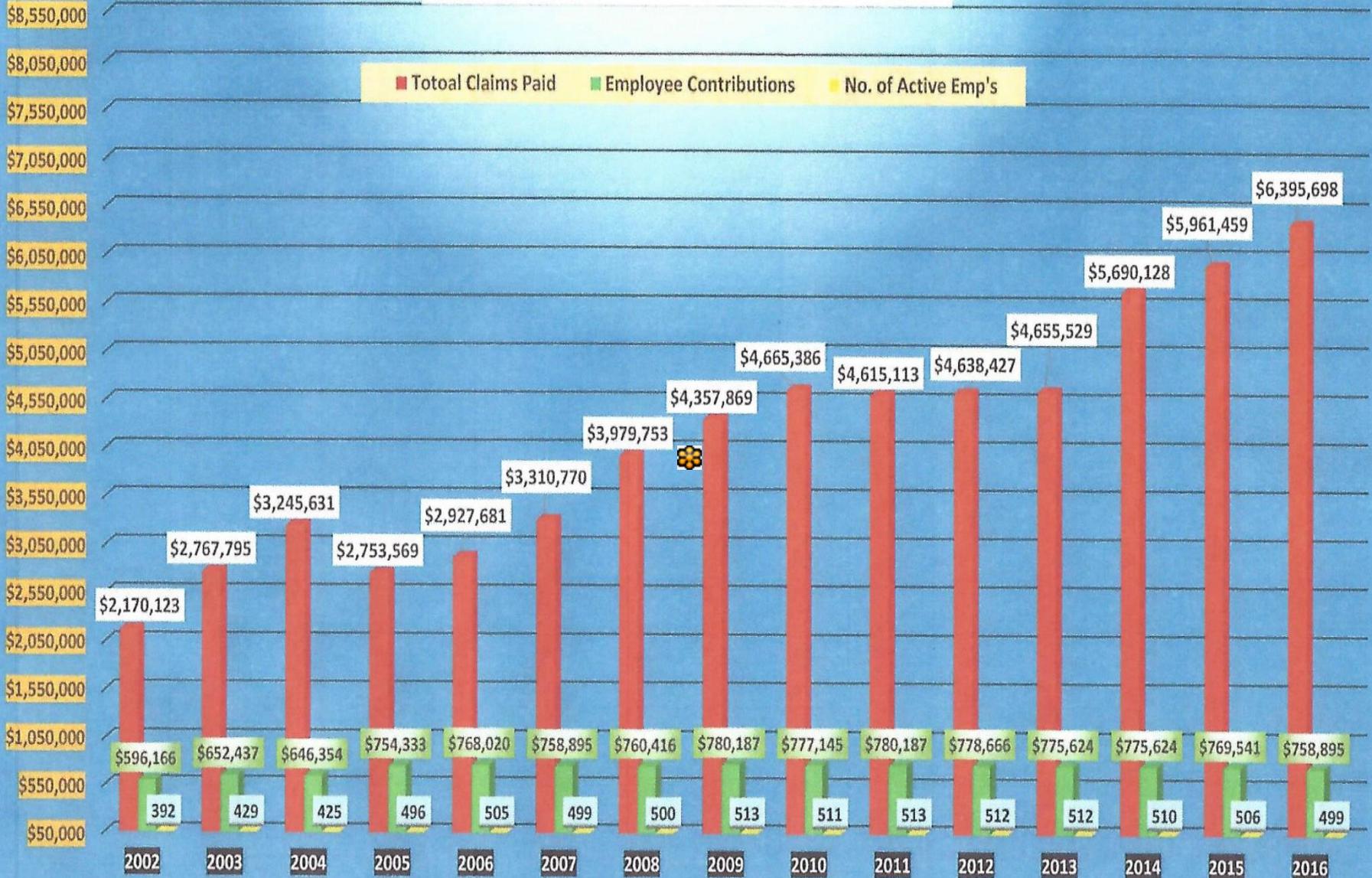
With Section 125

Gross Pay	\$1397.50
Pretax Deduction	\$218.50
Taxable Gross	\$1179.30
Federal	\$97.09
State taxes	\$50.77
FICA	\$90.21
Local Tax	\$0.59
Insurance	\$0.00
Take Home pay	\$940.53

Savings Per Pay period.....\$58.83

Annual Savings.....\$1411.92

Healthcare Cost From FY 2002 thru FY 2016



Employee count excludes Retirees : At September 2014 there were 52 retirees; at September 2016 there were 62 retirees. This will continue to increase as our average workforce age is 45.

Options available to reduce Healthcare Cost

- Option #1 – Eliminate all employee/retiree health coverage, pay ACA penalty for not providing health care – Savings of approximately \$4,500,000
- Option # 2 – Change to fully-insured BCBS plan through Alabama Local Government Health Insurance Plan (LGHIP) – Savings of approximately \$1,000,000
- Option # 3 – Revise current plan through a combination of plan changes and employee contribution changes – Savings of approximately \$500,000

CULLMAN COUNTY COMMISSION

EXISTING HEALTH INSURANCE PLAN DESIGN CHANGES

EFFECTIVE 1/1/2017

Service Type	Current Plan	Change To
Outpatient Surgery (including Ambulatory Surgical Centers)	\$50 facility copay	\$100 facility copay
Emergency Room (Medical Emergency)	\$50 copay	\$100 copay
Emergency Room (Accident)	\$0 copay	\$100 copay
Physician Visits (Office & Emergency Room)	\$20 physician copay	\$35 physician copay
Teladoc*	Current plan does not have this feature	Add Teladoc* service to plan – \$0 copay
Vision Coverage	Set allotment covered under BCBS plan	Replace with standalone Vision plan through Southland Superior Vision (no additional employee contribution)
Medical Treatment for Acute/Episodic Minor Care, Preventive Health Care, Routine Primary Care, Lab & Testing	Covered under BCBS under physician care, emergency room care or urgent care with applicable copays and deductibles	Add Access Health Plan – Near-Site Clinics offering services with no copays or deductibles.



*Teladoc service is a telephone and online video consultation service available to diagnose, treat and prescribe medicine (when necessary) for certain medical issues.

Telephone consultations are available 24 hours a day, 7 days a week. Online video consultations (where available) are offered 7 days a week, 7am to 9pm.

There is no copay charged to the employee for utilizing this service. This is a great feature to use as a first step instead of going to the physician's office, outpatient clinic or hospital emergency room, thereby reducing the use of these more costly services.

Need to see a doctor? **Don't wait.**



Visit an Access Health Clinic for fast, convenient medical care, courtesy of your employer.

→ **FREE to you**
No out-of-pocket costs.

→ **No appointment needed**
Walk right in.

→ **No waiting**
Move to the front of the line.



-  Ear aches and infections
-  Allergies, colds, and coughs
-  Sinus infections
-  Sore/strep throat
-  Digestive and urinary issues
-  Diabetes, cholesterol tests and other blood panels
-  Vaccinations and flu shots
-  X-rays
-  Preventive primary care
-  Physicals for school sports, college, etc.

For more information, visit AccessHealthOnline.com



“Near-site” Clinics

- ❑ **Begins January 1st, 2017**
- ❑ Paid for by Cullman County Commission
- ❑ CPC Urgent Care 1406 Wall St. NE
Cullman Primary Care 408 Clark St. NE
Cullman Primary Care Family Practice 1800 AL HWY 157
- ❑ Preventive services without paying a co-pay, co-insurance or deductible
- ❑ No appointment necessary
- ❑ No Waiting-Move to the front of the line
- ❑ Does not replace your Primary Care Physician
- ❑ Nurse Practitioners or Physician Assistants

SUPERIOR VISION

See yourself healthy.

<ul style="list-style-type: none"> □ Co-pay □ Exam \$10 □ Materials \$25 □ Contact Lens Fitting \$30 	<h3>Services</h3> <ul style="list-style-type: none"> Exam Frames Contact Lens Fitting Lenses Contact Lenses 	<h3>Frequency</h3> <ul style="list-style-type: none"> 12 Months 24 Months 12 Months 12 Months 12 Months
<ul style="list-style-type: none"> □ Benefits □ Exam(Ophthalmologist) □ Exam(Optometrlist) □ Frames □ Contact Lens Fitting (Standard) □ Contact Lens Fitting (Specialty) □ Lenses (Standard) per Pair □ Contact Lenses 	<h3>In-Network</h3> <ul style="list-style-type: none"> Covered in full Covered in Full \$150 Retail allowance Covered in full \$ 50 Retail allowance Covered in Full \$150 Retail allowance 	<h3>Out-of Network</h3> <ul style="list-style-type: none"> Up to \$34 Up to \$24 Up to \$72 Not Covered Not Covered \$26 to \$78 Up to \$100

□ Covered Prescription Drugs

Network

\$150 deductible per person per calendar year, \$300 family maximum

Tier 1, 70%, no deductible

Tier 2 and Tier 3, 70%, **subject to pharmacy deductible**

Out-of-Network

Not Covered

- ❑ Deductible \$25 per person, \$75 per family
- ❑ Calendar year maximum \$1000, age 19 or older
- ❑ No Maximum for members up to age 19
- ❑ Pays 100% of Preventative and Diagnostic
- ❑ Restorative Care 100% after deductible
- ❑ Oral Surgery/Anesthesia 100% after deductible
- ❑ Orthodontia 50%, \$1000 Lifetime Max per Person
- ❑ Eligible after 90 days continuous employment
- ❑ Out-of-Network providers may charge you the difference between the Blue Cross payment and the amount charged by the dentist

CULLMAN COUNTY COMMISSION

2017 HEALTH INSURANCE RATES (Effective 1/1/2017)

Regular Employees (working minimum of 30 hours per week) and non-Medicare Retirees:
 Covers Blue Cross Blue Shield of Alabama Medical and Dental and Southland Superior Vision Insurance.
 M=Medical; D=Dental; V=Vision

Coverage	Total Monthly Cost	County Pays	Employee/Retiree Pays	Employee Semi-Monthly
Single (M/D/V)	\$608.00	\$560.00	\$48.00	\$24.00
Family (M/D/V)	\$1374.00	\$1164.00	\$210.00	\$105.00
Single (M/V) Family (D)	\$662.00	\$594.00	\$68.00	\$34.00
Single (M) Family (D/V)	\$678.92	\$600.12	\$78.80	\$39.40



Employee Assistance Program Services

American Behavioral's Employee Assistance Program is available to all employees and eligible dependents. The EAP is a confidential assessment, counseling and referral service for: marital and family issues, alcohol and other drug dependency assessment, stress related issues, financial/legal referrals and emotional problems.

Counseling Services:

- 3 Face-to-face counseling sessions
- Free & Confidential – all information is kept strictly between the individual and the counselor. No one has to know and there is no cost to you.

Work/Life Services:

- Eldercare Support Services
- Legal Counseling Services
- Financial Counseling Services
- Community Support Resources
- Telephonic and Video Counseling
- Identity Theft Counseling
- Online Services

Personal Advantage Tool:

Personal Advantage is an online tool for work-life products on topics such as family life, health, financial, legal and stress. Some popular items on the website include downloadable will kids, financial calculators and parenting articles.

To register for your free account, visit:

americanbehavioral.personaladvantage.com/register.jsp and use company name: **CullmanCountyCommission**

You will then create your unique username and password to sign in.



American Behavioral

For more information or to schedule an appointment, please call 800-925-5327.

Group Term Life Insurance

- Eligible after 3 months continuous service
- \$15,000 (Employee Only)
- \$30,000 if Accidental Death
- Can purchase optional employee life
(\$20,000, \$50,000, \$100,000 \$150,000)
- Guaranteed Issue for new hires
- Dependent coverage is optional
- Reduces in value beginning age 65
- All coverage cancels at retirement
- Not Portable

Optional Deferred Compensation

- ❑ **Nationwide or RSA-1**
- ❑ Eligible after 6 months continuous service
- ❑ Employees may defer a portion of his/her salary until retirement
- ❑ Does not count as earned income for income tax purposes
- ❑ Deferred amount and interest is held until retirement
(tax base should be lower)
- ❑ Income tax paid when money received
- ❑ Refer to plan brochures for specific information
- ❑ New loan feature with Nationwide

- ❑ **Nationwide representative will be in the Commission Meeting Room Thursday, December 1st from 9:00 AM to 12:00 PM**

Employees' Retirement System

□ Tier 1, Prior to Jan. 1, 2013

Contribute **5.0%**

Correctional/Law Enforcement **6.0%**

Vested after 10 years of creditable service

Eligible after 25 years of service,
10 years at age 60

Retirement Factor: **2.0125%**

Average Final Salary: Highest of **3** years
out of the last **10**.

Benefit Cap: **None**

Retirement Contributions on Overtime:
120% of base pay

Sick Leave Conversion: **Yes**

FLC Bonus Year: **Yes**

□ Tier 2, After Jan. 1 2013

Contribute **6.0%**

Correctional/Law Enforcement **7.0%**

Vested after 10 years of creditable service

No 25 year retirement. 10 years of service
at age **62** (**56** for FLC Employees)

Retirement Factor: **1.65%**

Average Final Salary: Highest of **5** years
out of the past **10**.

Benefit cap: **80%** of final average salary

Retirement Contributions on Overtime:
125% of base pay

Sick Leave Conversion: **No**

FLC Bonus Year: **No**



Annual Leave

□ Full-Time Permanent Employees

Length of Service

Accrue Rate

- | | |
|--------------------------|--------------------|
| □ 1-10 Years | 104 hours annually |
| □ Over 10 up to 15 years | 130 hours annually |
| □ Over 15 up to 20 years | 156 hours annually |
| □ Over 20 Years | 208 hours annually |
- May be accumulated up to a maximum of 480 hours
 - Can be used after 6 months continuous employment
 - Balance paid out to the employee upon leaving County service



Sick Leave

- ❑ Accrued at 4 hours per pay period, totaling 104 hours annually.
- ❑ Rolls over annually with no max. unless hired after Oct. 1st, 2016 (480 hrs)
- ❑ NOT paid out upon leaving County service
- ❑ Granted for absence due to personal illness or illness or death in employee's immediate family
- ❑ Employees in the Tier 1 State Retirement Plan, sick leave may be converted to extra service credit upon retirement.
- ❑ Tier 2 Retirement Plan participants are not eligible for sick leave conversion.
- ❑ **New!** Retiree's accumulated sick time may be paid out at a rate of 50%

Personal Leave



- May use up to 16 hours of sick leave (2 days) during any one calendar year as personal leave
- Unavailable once Sick Leave runs out
- Must take during year earned
- May not be carried over or taken in succession

Family and Medical Leave

Up to 12 weeks of unpaid leave per year for

- × Your own serious health condition
- × Birth of employee's child
- × Placement of child with employee for adoption or foster care
- × Care for employee's spouse, child or parent with serious health condition
- × Provide at least 30 days notice
- × Health insurance continued as if employee were working
- × **Runs concurrent with sick and annual leave**



Holidays

- New Year's Day
- Robert E Lee/Martin Luther King Jr.'s Birthday
- George Washington/Thomas Jefferson's B'day
- Good Friday
- Memorial Day
- Independence Day, July 4th
- Jefferson Davis' Birthday
- Independence Day, July 4th
- Labor Day
- Columbus Day
- Veteran's Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas

Military Leave



- County pays 168 hours(21 days) per year
- Position held if employee returns to work within 30 days of discharge
- Benefits reinstated

Miscellaneous Benefits

- Eligible after 6 months continuous service
- Aquatic Center Discount: 10%, no enrollment fee/contract
- Cullman Cleaners Discount: Must enroll for payroll deduction
- AirEvac: Pay direct
- Verizon Wireless Discount: Present your employee badge or a copy of a recent paystub to Verizon for 18% discount
- AT&T Wireless Discount: 17%

- For more information, visit Human Resources

New for 2016! Longevity Pay

Full-time Cullman County employees, completed five (5) years or more of continuous service.

Personnel Department will determine as of September 30th of each year whether an employee has completed five (5) or more years of continuous service with Cullman County.

Based on a fiscal year running October 1st through September 30th.

Must be on the payroll on September 30th 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 on the earliest Friday in December.

Pay will be as follows:	5 to 9 years	\$200
	10 to 14 years	\$400
	15 to 19 years	\$600
	20 to 24 years	\$800
	25 years and over	\$1000

The check will be issued from regular payroll and federal income tax, state income tax and social security contributions will be deducted at the customary withholding rate for an employee.

All funding for longevity pay must be approved in the fiscal year budget by the Cullman County Commission, in its discretion, and may be suspended and/or frozen at any time and for any reason deemed appropriate by the Cullman County Commission.



Thank you for your attention today as we presented your Cullman County Commission 2017 benefit options. Our goal, through benefit counselling is to answer your questions and provide you with the information you need to make informed benefit choices for yourself and your family. We are also your personal contact for claims service.

We will contact you, using the response sheet you turned in at the meeting to arrange a time to meet. Internet enrollment is also available.

If you did not get to return the form, please contact us at the numbers below to arrange a convenient time. Remember, you can add benefits or change existing benefits only during Open Enrollment. No changes will be allowed after November 30th.

We look forward to working with you.

Chris Culpepper, cell, 205-914-6586, cculpepper@rookisagency.com

Cameron Dennis, cell, 205-533-0687, cdennis@rookisagency.com

Office, 205-595-2267