



# Cullman County Commission



## 2025 Benefits Enrollment

# What is a Premium Only Plan?

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## 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.

**Must make change within 30 days of qualifying event.**

- ❑ Premium only plans (POP) 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 taxes are calculated.
- ❑ What is a qualified insurance premium?



*Health Insurance*  
*Dental and Vision Insurance*  
*Medical Bridge Insurance*  
*Cancer Insurance*  
*Accident Insurance*

# Premium Only Plan (POP)

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## Without Section 125

Gross Pay	\$1397.50
<b>Pretax Deduction</b>	<b><u>\$0.00</u></b>
Taxable Gross	\$1397.50
Federal	\$129.83
State Taxes	\$60.05
FICA	\$106.91
<b>Insurance</b>	<b><u>\$218.30</u></b>
<b>Net Take Home Pay</b>	<b>\$882.41</b>

## With Section 125

Gross Pay	\$1397.50
<b>Pretax Deduction</b>	<b><u>\$218.30</u></b>
Taxable Gross	\$1179.20
Federal	\$97.09
State taxes	\$50.77
FICA	\$90.21
<b>Insurance</b>	<b><u>\$0.00</u></b>
<b>Take Home pay</b>	<b>\$941.13</b>

**Savings Per Pay period.....\$58.72**

**Annual Savings.....\$1409.28**

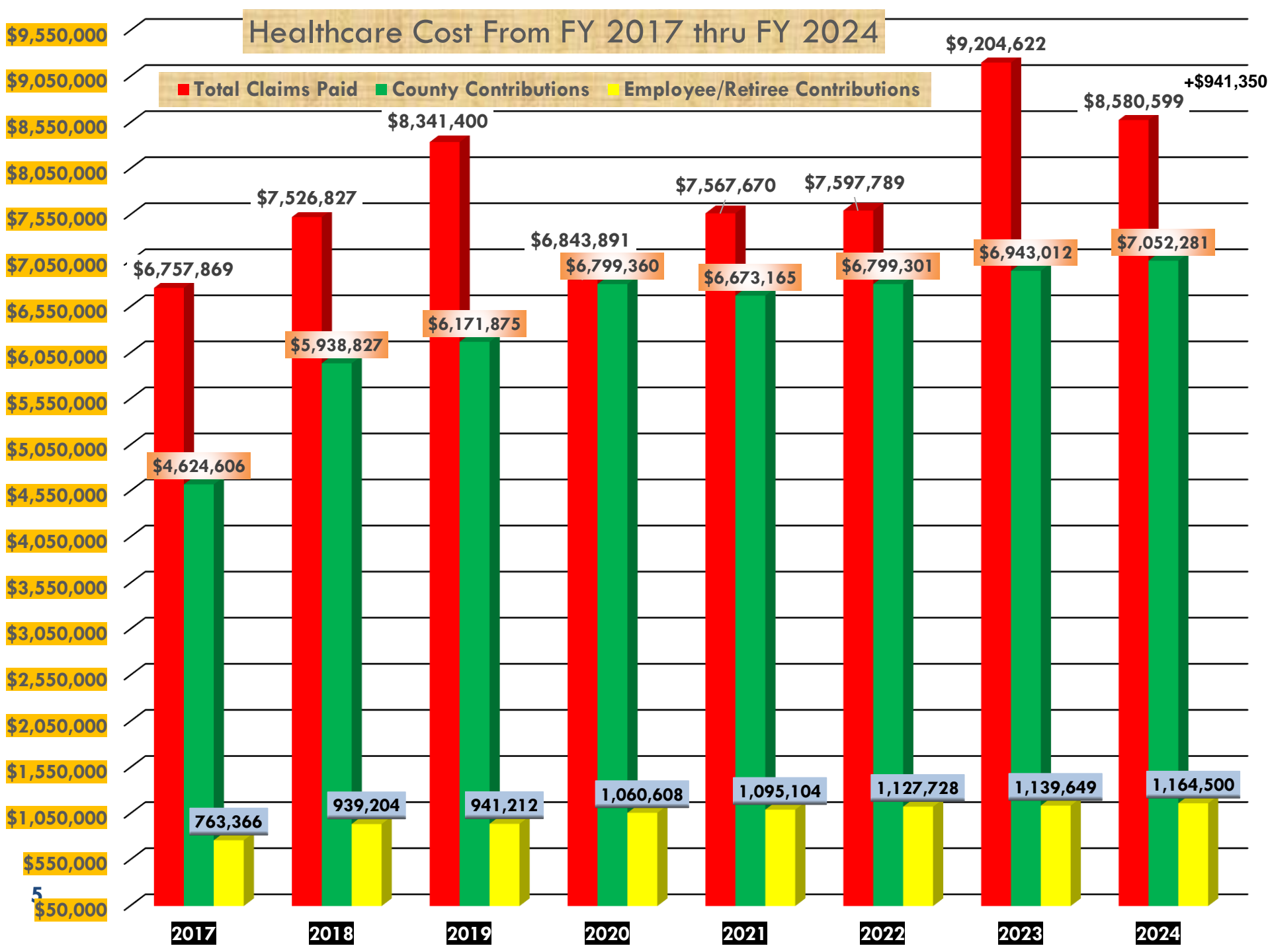
# Insurance Benefits



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- Health – Blue Cross Blue Shield of AL (SBC available on-line)
  - ▣ Access 2day Health Clinics (Alabama Specialty Clinic, Complete Health Urgent Care, Good Hope Medical)
  - ▣ Teledoc
- Prescription Drugs – Blue Cross Blue Shield of Alabama – Change in Co-pays 1/1/2025
  - ▣ Tier 1 (Generic) Co-pay = Actual Cost Up to \$15 Maximum (No Deductible)
  - ▣ Tier 2 (Preferred Brand) Co-pay = Actual Cost Up to \$50 Maximum (No Deductible)
  - ▣ Tier 3 (Non-Preferred Brand) Co-Pay = 30% (No Change)
  - ▣ Tier 4 (Specialty Drugs) Co-Pay = 30% (No Change)
- Dental – Blue Cross Blue Shield of Alabama
- Vision – VSP Vision (Administered through BCBS)
- Group Term Life – United of Omaha (Age based reductions apply)
- Critical Illness – United of Omaha (Age based reductions apply) – Increased Benefit
- Short-Term Disability – United of Omaha
- Long-Term Disability – United of Omaha
- Retiree Health/Dental Benefits

# Healthcare Cost From FY 2017 thru FY 2024



# 2025 Health Insurance Rates

(Change in both County and Employee Contributions)

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Coverage	Total Monthly Cost	County Pays	Employee Pays (Pre-Tax)	Employee Semi-Monthly (Pre-Tax)*
Employee Ins (M/Rx/D/V)	\$740.00	\$680.00 (92%)	\$60.00 (8%)	\$30.00 (No Change)
Employee Ins +Spouse (M/Rx/D/V)	\$1620.00	\$1410.00 (87%)	\$210.00 (13%)	\$105.00 (-\$15)
Employee Ins +Child(ren) (M/Rx/D/V)	\$1330.00	\$1150.00 (87%)	\$180.00 (13%)	\$90.00 (-\$30)
Employee Ins +Family (M/Rx/D/V)	\$2210.00	\$1950.00 (88%)	\$260.00 (12%)	\$130.00 (+\$10 = \$7.50)*

**Regular Full-Time Employee (working minimum of 30 hours per week):**

Covers Blue Cross Blue Shield of Alabama Medical, Rx and Dental and VSP Vision (administered through BCBS)

M=Medical; Rx=Prescription Drugs; D=Dental; V=Vision



# 2025 Benefit Election Form

## CULLMAN COUNTY COMMISSION 2025 EMPLOYEE BENEFITS ELECTION FORM

NAME: \_\_\_\_\_ EMPLOYEE #: \_\_\_\_\_ DEPT: \_\_\_\_\_

**BENEFIT OPTIONS** – Please indicate YES or WAIVE for your benefit selection.

<u>MEDICAL/DENTAL/Rx/VISION INSURANCE</u>	Employee Contributions	YES
Blue Cross Blue Shield of Alabama (Medical, Rx and Dental)		
VSP (Vision) – Administered through BCBS of AL	<u>Semi-Monthly</u>	
Employee Ins Medical/Rx/Dental/Vision	\$30.00	<input type="checkbox"/>
Employee Ins+Spouse Medical/Rx/Dental/Vision	\$105.00	<input type="checkbox"/>
Employee Ins+Child(ren) Medical/Rx/Dental/Vision	\$90.00	<input type="checkbox"/>
Employee Ins+Family Medical/Rx/Dental/Vision	\$130.00	<input type="checkbox"/>
WAIVE COVERAGE (I do have other insurance coverage)*	N/A	<input type="checkbox"/> * See Back

**COUNTY PAID/SPONSORED BENEFITS**

<u>Mutual of Omaha</u>		
Group Term Life Insurance (GTL) – (\$25,000/employee) *Age Restrictions	\$0.00	<input checked="" type="checkbox"/>
GTL with Dependent – (\$12,500/spouse and/or \$10,000/child)	\$1.30	<input type="checkbox"/>
Critical Illness (CI) – (\$5,000/employee and \$2,000/child) *Age Restrictions	\$0.00	<input type="checkbox"/>
CI with Dependent (\$5,000/spouse) *Age Restrictions	\$3.75	<input type="checkbox"/>
Short Term Disability (STD) - (60% of Base Pay, up to \$1,200 week)	\$0.00	<input checked="" type="checkbox"/>
Long Term Disability (LTD) - (60% of Base Pay, up to \$5,000 month)	\$0.00	<input checked="" type="checkbox"/>

**SUPPLEMENTAL BENEFITS** – Employee Paid – I want to continue my existing pre-tax elections   
Rates vary by type of coverage, amount selected and employee age.

**ACKNOWLEDGEMENT/DEDUCTION AUTHORIZATION**

**YES** – I authorize CULLMAN COUNTY COMMISSION to deduct from my pay the premium applicable to my selections or waive coverage where indicated. This authorization allows CULLMAN COUNTY COMMISSION to deduct from my pay, on a pre-tax basis, the premium contributions for my pre-tax eligible group benefit plans as I have indicated on my enrollment form(s). I understand these amounts are not subject to Federal, State or Social Security Taxes.

**NO** – I do not wish to pay for my eligible group benefit plan premium on a pre-tax basis.

I have been given the opportunity to review all CULLMAN COUNTY COMMISSION benefit options and ask any questions concerning all benefits available.

\_\_\_\_\_  
Employee Name (Print)

\_\_\_\_\_  
Employee Signature

\_\_\_\_\_  
Date

The Cullman County Commission Open Enrollment Presentation/Information is available for review on the Personnel Department Webpage under the Open Enrollment Tab.  
The Cullman County Commission Cafeteria Plan Summary Plan Description (SPD) is available for review in the Commission Personnel Office.  
Return this Form to Human Resources no later than November 15, 2025



- 1) If you are not changing any of the benefits listed on the election form, just sign the form and return to HR.
- 2) If you would like to change anything, bring the form to HR along with any documentation required in order to make the changes.

**\*\*ALL OPEN ENROLLMENT FORMS ARE DUE BACK TO THE PERSONNEL DEPARTMENT NO LATER THAN 11/15/2024\*\***

# Paid Leave Benefits

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- Annual Leave\* – 104 to 208 hours per year (based on years of service) (Capped at 480 annually)
- Sick Leave\* – 104 hours per year (Capped at 480 annually if hired/re-hired on or after 10/1/2016)
- Holidays\* – 14 paid holidays per year (3 are upon designation by the Governor)
- Jury Duty\* – Granted for hours served
- Bereavement Leave\* – Up to 3 days leave for death of immediate family member (see handbook for list)
- Military Leave\* – Up to 21 work-days per calendar year

\*Pro-rated for certain full-time employee classifications working less than 40 hour work week schedule



# Other County Paid/Sponsored Benefits

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- County Paid:
  - ▣ Retirement – RSA (Tier 1 or Tier 2 based on service date)
    - Tier 1 and 2 employee contribution is 7.5% (8.5% for APOST certified officers) (County pays **8.21%** for Tier 1 and **8.87%** for Tier 2)
  - ▣ Longevity Pay – Based on years of service (Payout in October)
  - ▣ Incentive Pay – 5% for Military Service or Associate Degree; 10% for Bachelors Degree (or higher) - Some exclusions apply
  - ▣ Employee Assistance Plan (EAP) – Uprise Health (formerly American Behavioral)
  - ▣ AirMedCare – Air Ambulance Service (Coverage ends upon termination of active employment).
- County Sponsored:
  - ▣ Dependent Life – United of Omaha
  - ▣ Spouse Critical Illness (**Increased Benefit and Cost**) – United of Omaha
  - ▣ Supplemental Life – United of Omaha
  - ▣ Deferred Compensation (RSA-1 or Nationwide)

# Miscellaneous Benefits/Discounts

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- Cullman Wellness & Aquatics Center Discount: 10%, no enrollment fee/contract (**Rates increased**)
  - ▣ Separate Discount Program for SO employees: Contact the Aquatics Center directly for details
- Newman Cleaners: Must enroll for payroll deduction
- Verizon Wireless Discount: 18% discount
- AT&T Wireless Discount: 17% discount
- Travel Savings Program (Save up to 75% on travel)

For more information, see Personnel Webpage or contact Human Resources

# Payroll System



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Cullman County Payroll System (SmartFusion) has several enhanced benefits, including:

- ❑ Ability to receive an email notification of your Direct Deposit (DD) notice (complete and return DD notification form to HR/Payroll)
- ❑ Enrollment in Employee Self-Service (ESS)
- ❑ Enroll at <https://cullmancountyal.selfservice.us/#/>
  - ❑ View or Print a copy of current or past earnings statements / W-2
  - ❑ View a copy of current or past annual earnings
  - ❑ View leave balances
  - ❑ View federal withholding status
  - ❑ View personal information
  - ❑ View DD banking information



# Supplemental Benefits

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- If you would like to add, delete or change any supplemental benefits please contact the agency representative directly:
- United of Omaha – Personnel Dept – (256) 775-4879
- Colonial Life – Chris Culpepper – (205) 914-6586  
– Cameron Dennis – (205) 533-0687
- Liberty National – Jason Neal - (256) 708-7979
- Aflac – Ricky Gibbs – (256) 338-7602
- NTA – Danny Duckworth – (205) 601-8098
- Nationwide – Joshua Byrd – (888) 401-5272