

Baldwin County Commission

Full-Time Employee Benefits 2024

BENEFIT	PREMIUM	WHO RECEIVES	ELIGIBILITY (Including Open Enrollment)	WHAT YOU RECEIVE
Health Insurance (Blue Cross Blue Shield of Alabama)	\$52.00/month for single \$266/month for employee +1 \$332.00/month for family	All Full-Time Employees	1 st day of the month following the first 30 days of employment	*Major Medical Coverage/Preventative Care/ EPS *Premium subject to participation in voluntary wellness program.
<p>* Health Insurance Info * \$500 overall individual deductible / \$1,500 family \$300 deductible per hospital admission \$40 physician co-pay/office visits \$0 co-pay/deductible – outpatient diagnostic lab/ x-ray / pathology / dialysis / IV therapy \$100 co-pay outpatient surgery \$50 Specialist Visit \$0 co-pay/deductible ER Accident Emergency \$200 co-pay ER Medical Emergency</p> <p>Employees (and families) enrolled in the County Health Insurance Plan have access to Symbol Health Clinics. ZERO co-pays. FREE Immunizations. Prescriptions dispensed on site. FREE Wellness Coaching. 100% confidential.</p>				
MedOne Prescription Program	Based on participation in the Health Insurance	All Full-Time Employees	1 st day of the month following the first 30 days of employment	Covered 100% after following co-pays: \$15 - generic drugs \$40 - preferred drugs \$60 - other brand drugs \$100 - tier 4 drugs
Dental Insurance (Blue Cross Blue Shield of Alabama)	\$23/month single \$46/month employee +1 \$57.50/month employee +1 with orthodontic (child only) \$68/month family \$85/month family with orthodontic (child only)	All Full-Time Employees	1 st day of the month following the first 30 days of employment	\$50 Deductible \$2,000 Max per year 100% Diagnostic and Preventive Care 80% Restorative, Oral Surgery, Crowns, Dentures, Periodontics, Orthodontic Optional
Vision Insurance (VSP)	\$9.19/month employee only \$13.33/month employee +1 \$23.91/month family	All Full-Time Employees	1 st day of the month following the first 30 days of employment	Exam – once a year Frame – once a year Contact Lenses – once a year
<p>*Vision Insurance Info* \$10 co-pay exam \$150 allowance for frames (may be less with some providers) Up to \$60 co-pay for contact lens fitting \$10 co-pay materials \$130 allowance for contact lenses Separate co-pays for lens enhancements</p>				
AirMedCare Air Transport Medstar/LifeGuard Ambulance	*County pays 100%*	All Full-Time Employees	1 st day of the month following the first day of employment	Provides employees and residents of their households with financial coverage for an emergency air medical transport by any AMCN provider or ground transport by Medstar/LifeGuard Ambulance, ensuring no out-of-pocket expenses for medically necessary flights.
Long-Term Disability	*County pays 100%*	All Full-Time Employees	1 st day of the month following the first 30 days of employment	Intended to protect your income for a long duration after you have depleted your short-term disability or sick/annual leave.
Short-Term Disability	Based on age and income *Employee pays 100%*	All Full-Time Employees	1 st day of the month following the first 30 days of employment	Intended to protect your income for a short duration in case you become ill or injured.
Flexible Spending Account (FSA)	\$3,050 Medical Limit \$5,000 Dependent Care Limit	All Full-Time Employees	First pay period following first day of employment	Health FSA allows payment of eligible non-covered medical expenses (such as co-pays/deductibles). Dependent Care FSA reimburses eligible childcare expenses.
Life Insurance and AD&D	*County pays 100%*	All Full-Time Employees	1 st day of the month following the first 30 days of employment	\$30,000 life insurance coverage \$30,000 accidental death and dismemberment coverage
Voluntary Life Insurance	Based on age and selected coverage amount *Employee pays 100%*	All Full-Time Employees	1 st day of the month following the first 30 days of employment	Provides option to select coverage for self, spouse, & dependent children.
Retirement (Retirement Systems of Alabama)	Mandatory Participation all employees will be offered Tier I benefits at 7.5%*	All Full-Time Employees	Date of employment	Varies by date of employment into RSA. Contact Personnel for more information or visit www.rsa-al.gov
Employee Assistance Program	*County pays 100%*	All Employees	Date of employment	Short-term counseling and referral services for behavioral health-related problems
Workers Compensation	No cost to Employee	All Employees	Date of employment	Program administered CRS (1-888-608-2009)
RSA-1 & Nationwide Retirement Solutions	Voluntary Participation *Employee pays 100%*	All Employees	Date of employment	Deferred Compensation Plan – tax deferred retirement savings plan
Aflac Liberty National	Determined by Insurer *Employee pays 100%*	All Employees	Upon enrollment	Allows payroll deduction of certain insurances (Accident, Cancer, Short-Term Disability, Life, etc.)

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Annual Leave	No cost to Employee	All Full-Time Employees	1 st day of the month following the first month of employment. Cannot use until after 6-month probationary period	0-5 years – 96 hours per year 6-10 years – 120 hours per year 11-15 years – 168 hours per year 15+ years – 192 hours per year
Family Medical Leave (FMLA)	No cost to Employee	All Employees	After completion of 1250 hours of 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.
Sick Leave	No cost to Employee	All Full-Time Employees	1 st day of the month following the first month of employment. Cannot use until after probationary period	8 hours of Sick Leave per month
Jury Duty	No cost to Employee	All Employees	Date of Employment	Paid leave granted for hours served
Bereavement Leave	No cost to Employee	All Full-Time Employees	Date of Employment	3 days of paid leave for death of immediate family member. Sick leave can be used after bereavement day.
Military Leave	No cost to Employee	All Employees	Date of Employment	Leave of absence with pay up to 21 workdays for annual training or as directed by law.
Longevity Pay	No cost to Employee	All Full-Time Employees	Upon completion of 5 years of continuous employment. Based on a fiscal year.	5- 9 years - \$500 10-14 years - \$1,000 15+ years - \$1,500
Holidays	No cost to Employee	All Full-Time Employees	Date of Employment	14 paid holidays per year

RETIREE BENEFITS	PREMIUM	WHO RECEIVES	ELIGIBILITY	WHAT YOU RECEIVE
*Retiree Health Insurance (BCBS/AL)	Retiring with 30 years of service – County pays 100% of single coverage premiums Retiring with 25 years of service – Retiree pays \$100 per month for single coverage	Retirees with at least 15 years of service with Baldwin County Commission	First month following the date of retirement	Same coverage as active full-time employee plan
Retiree Sick Leave Payout	No cost to the Retiree	Retirees with at least 15 years of service with Baldwin County Commission	Final check before retirement	Pursuant to the retirement requirements of RSA. Retiree will be paid half of accumulated sick leave not to exceed 360 hours.
Retiree Sick Leave Rollover	No cost to the Retiree	Retirees who meet the minimum qualification for service retirement through RSA	Rollover to RSA upon retirement	Sick leave hours converted into service credit

*Retiring from RSA (pursuant to the requirements of RSA) with 25 years of service or at age 60 with at least 15 years of service with Baldwin County.