

## V. Employee Benefits

### A. Benefits Eligibility

Full-time employees are eligible for benefits. These benefits include: medical coverage, dental coverage, vision coverage, life insurance, **long-term disability**, retirement and flexible benefit options. Part-time employees are eligible for retirement benefits only.

It is the employee's responsibility to list only dependents that are eligible for coverage as defined by the plan rules. If a covered dependent becomes either eligible or ineligible based on the plan rules, it is the employee's responsibility to notify Personnel immediately. Employees must notify Personnel of any changes in status within thirty (30) days of the status change. This includes: dependent status change, address changes, divorce, marriage, birth, adoption, reduction in work hours or any other change that could affect benefit plan eligibility.



*To add or delete dependents from your insurance, you must notify Personnel within 30 days of the qualifying event.*

### B. Benefits Effective and Termination Dates

Baldwin County personnel staff will determine the effective date of coverage, **in accordance with plan documents**. Typically, it is the first day of the calendar month following thirty (30) days of continuous employment. For example, if an employee was hired on January 18, coverage would go into effect March 1. This means deductions would start the first pay period in February.

~~However, if a newly hired employee provides a certificate of credible coverage showing there had been no more than a sixty-three (63) day gap in insurance coverage, the County insurance can go into effect immediately upon successful application and payment.~~

Benefits will end the last day of the month in which an employee actively works. If an employee receives a paycheck within the month of termination, he or she will be refunded all premiums deducted that pay period.

### C. Medical Coverage

Employees must enroll for coverage within thirty (30) days of employment or an eligible qualifying event. Complete benefit packets are provided at new hire orientation. Additional packets may be obtained by contacting the Personnel Department at (251) 937-0337.

Baldwin County offers medical insurance coverage to all full time employees. The plan is priced for both individual and family. Although the County pays a significant portion of employee's

insurance premiums, employees are responsible for the employee portion. Information about the current medical plan and premiums is available in the Personnel Department.

#### **D. Dental and Vision Coverage**

Employees must sign up for coverage within thirty (30) days of employment or at the time of an eligible qualifying event. A summary of benefits is available by contacting Baldwin County Personnel Department.

Dental and Vision coverage is only available to full-time employees. Dental and Vision premiums are the responsibility of the full-time employee. Baldwin County does not contribute to the cost of dental or vision.

#### **E. Notice for Individuals Declining Health Coverage**

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) requires group health plans and issuers to advise an employee and employee's dependents of enrollment rights when declining health coverage.

If an employee is declining enrollment for health plan benefits for himself or herself, dependents or both because of other health insurance coverage, the employee may, in the future, be able to enroll in this plan, provided that he or she requests enrollment is within thirty (30) days after the other coverage ends.

In addition, if an employee has a new dependent as a result of marriage, birth, adoption or placement for adoption, he or she may be able to enroll himself or herself, dependents or both, provided that he or she request enrollment within thirty (30) days after the marriage, birth, adoption or placement for adoption.

#### **F. Identification Cards**

If an employee enrolls in medical, dental or vision benefits, identification cards will be mailed to his or her home address.

#### **G. Annual Enrollment/Transfer Period**

Health plans, benefit designs, eligibility rules and premiums are subject to change each plan year based on the previous year's claims experience. Announcements concerning changes for the upcoming plan year are made during annual enrollment period each fall. Employees are required to review notices, home mailings and department memos for information about the benefits for the upcoming year.

The Personnel Department conducts the Annual Health and Benefits Fair to accommodate those needing assistance and information regarding benefit changes. Typically, the enrollment/change period is from October 15 until November 15. It is the employee's responsibility to stay informed of benefit changes.



*You are required to review your notices, home mailings and department memos for information about benefits for the upcoming year. Failure to do so may result in no coverage for the new year.*

## H. Benefit Premiums/Payroll Deductions

Employees are responsible to review his or her paycheck to ensure the appropriate benefit deductions have been taken. Deductions from the employee's paycheck will begin the first pay period of the month prior to the coverage start date. Medical, dental and vision deductions will be taken out of twenty-four (24) pay periods per year. There will be two (2) pay periods each year in which no insurance deductions will be taken.



*You are responsible to review your paycheck to ensure the appropriate benefit deductions have been taken.*

If an employee misses a paycheck due to work absence or unpaid time, then the missed deductions will be taken out of the next paycheck immediately upon return or employee may pay personnel the amount due each pay period.



*Contact Personnel to discuss payment of deductions prior to going out on leave.*

## I. Consolidated Omnibus Budget Reconciliation Act (COBRA)

If an employee loses coverage due to a termination of employment, a reduction in work hours or other qualifying event, the employee and employee's covered dependents may be eligible to continue coverage through COBRA.

For a full explanation of COBRA terms and eligibility, contact Personnel or refer to the "General COBRA Notice" received at time of enrollment.

## J. Flexible Spending Accounts

Flexible spending accounts allow a full-time employee's medical out-of-pocket expenses and dependent care expenses to be paid with "before tax" dollars. Baldwin County offers a benefit option that utilizes a debit-type card to access the employee's plan dollars.

If a full-time employee elects this benefit, he or she chooses a dollar level based on the individual or family needs. A portion of the amount is deducted out of twenty-four (24) pay periods per year. There are minimum and maximum deduction limits in this benefit.

Employees do not have to be enrolled in Baldwin County's medical plan in order to participate in a flexible spending account.

Full-time employees may enroll during the annual enrollment period. Re-enrollment is required each year to continue participation.

## K. Change in Status

Employees are required to report, in writing, personal changes and/or changes in work status to the Personnel Department within thirty (30) days of any status change. This includes:

- Dependent status change;
- Address changes;
- Divorce;
- Marriage;
- Birth/adoption;
- Reduction in work hours; or
- Any other change that could affect benefit plan eligibility.



***You must report personal changes and/ or changes in work status to Personnel within 30 days of the change.  
Documentation may be required to make benefit changes.***

## L. Supplemental Benefits

Baldwin County offers supplemental voluntary benefits from providers such as:

- AFLAC
- Liberty National
- United Way
- Nationwide Retirement Solutions
- RSA-1
- Other voluntary products

These additional benefit options can be administered through payroll deduction.

Supplemental benefits are subject to change without notice. For more information, contact the Personnel Department at (251) 937-0337.

### **M. Life Insurance**

Baldwin County provides Life Insurance ~~in the amount of \$30,000~~ for all full-time employees. Employees may purchase a supplemental policy in \$10,000 increments up to \$250,000 and have the premium deducted from his or her paycheck. **Policies may have reduced benefits depending on the employee's and/or covered family member's age.**

The plan document is available in the Personnel Department.

### **N. Disability Insurance**

Baldwin County provides Long Term Disability Insurance for all full-time employees. Full-time employees may purchase Short Term Disability Insurance and have the premium deducted from his or her paycheck.

The plan document is available in the Personnel Department.

### **O. Retirement Investments**

Retirement participation is mandatory with the Retirement Systems of Alabama. If an employee averages at least twenty (20) hours per week, he or she will automatically be enrolled in the retirement plan.

Employees who were hired before January 1, 2013, are required to contribute 7.5% on a pre-tax basis from each paycheck. Any employee hired on or after January 1, 2013, will be required to contribute 6% on a pre-tax basis from each paycheck. (This contribution is matched by the County.)

Employees are vested in the Retirement Systems of Alabama after ten (10) years of service. Employees who were hired before January 1, 2013, are eligible to retire with twenty-five (25) years of service or ten (10) years of service and age sixty (60). Any employee hired on or after January 1, 2013, will be eligible to retire at age sixty-two (62) with at least ten (10) years of service.

### **P. Conditions for Retirement**

Whenever an employee meets the conditions for retirement set forth in the Retirement Systems of Alabama Regulations, he or she may elect to receive all benefits earned under the Alabama Retirement Plan.

The Notice of Retirement may be forwarded to the Personnel Director no more than three (3) months or no later than thirty (30) days prior to the last scheduled day of work.

Due to the complexity of each individual retirement account, the employee should contact the Personnel Department with any questions or write to:

Retirement Systems Building  
135 South Union Street  
Montgomery, AL 36130-4101  
1-877-517-0020

## Q. Benefits Due at Retirement

Unpaid Sick Leave -- A full-time employee, hired before January 1, 2013, and retiring pursuant to the requirements of the Retirement Systems of Alabama with twenty-five (25) years of service or at least age 60 with at least fifteen (15) years of the service with the Baldwin County Commission, shall be paid one-half of his or her accumulated sick leave not to exceed three hundred sixty (360) hours.

A full-time employee, hired after January 1, 2013, and retiring pursuant to the requirements of the Retirement Systems of Alabama with at least fifteen (15) years of service with Baldwin County, shall be paid one-half of his or her accumulated sick leave not to exceed three hundred sixty (360) hours.

Retiree Health Insurance Coverage -- An employee, hired before January 1, 2013, currently enrolled in health insurance is eligible and retiring with twenty-five (25) years of service in the Retirement Systems of Alabama and fifteen (15) years of service with the Baldwin County Commission and who has not met the **age requirements** to be eligible for Medicare, is eligible to continue single health coverage at a cost of one hundred dollars (\$100) per month. The county will contribute the remaining portion of the cost of single health coverage.

For a full-time employee, hired before January 1, 2013, currently enrolled in health insurance is eligible and retiring with thirty (30) years of service in the Retirement Systems of Alabama and fifteen (15) years of service with the Baldwin County Commission and who has not met the **age requirements** to be eligible for Medicare, the County will pay 100% of single health coverage.

Full-time employees, hired after January 1, 2013, currently enrolled in health insurance is eligible who become eligible to retire under the Retirement Systems of Alabama with at least fifteen (15) years of the service with the Baldwin County Commission and who have not met the age requirement to be eligible for Medicare, are eligible to continue single health coverage at rate of 50% of the total cost of single coverage. The County will contribute the remaining portion of the cost of single health coverage.

If the employee has family coverage at the time of retirement, that employee may elect at that time to keep this coverage until the age requirement to be eligible for Medicare has been met and

must pay 100% of the cost of such premiums. The employee may also elect single coverage at this time. When the employee reaches the age requirement to be eligible for Medicare, all insurance coverage will cease, any dependents covered will become eligible for COBRA.

During open enrollment each year, retirees will also be eligible to transfer coverage if offered through the County. Should the County's health insurance premium increase, so shall the portion paid by the retiree with the increased amount to be determined by the Commission.

Any employee who retires from Baldwin County is required to make a decision on his or her last day of employment to either retain the County's medical coverage or reject it.

## **R. Retirement Disability**

Employees, who participate in the Retirement Systems of Alabama and have completed ten (10) years of service and become disabled as defined by the plan, may be eligible to receive a disability benefit subject to all applicable requirements.

## **S. Longevity**

Longevity pay is a benefit that recognizes a full-time employee's years of continuous service. Full-time 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 October 1 of each year whether an employee has completed five (5) or more years of continuous service with Baldwin County. Longevity will be based on a fiscal year running October 1st through September 30th.

The employee 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.

Pay will be as follows:

5 to 9 years	\$ 500
10 to 14 years	\$ 1,000
15 years and over	\$ 1,500

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.