

# Baldwin County Sheriff's Office

## Full-Time Employee Benefits

(Effective 01/01/2016)

BENEFIT	PREMIUM	WHO RECEIVES	ELIGIBILITY (Including Open Enrollment)	WHAT YOU RECEIVE
<b>Health Insurance</b>  (Blue Cross Blue Shield of Alabama)	\$91.22/employee pays per month for single \$392.43/Sheriff's Office pays per month for single  \$337.02/employee pays per month for family \$867.93/Sheriff's Office pays per month for family	All Full-Time Employees	1 <sup>st</sup> day of the month following the first 30 days of employment (option to pay full month premium in advance to continue current coverage)	*Major Medical Coverage/Prescription Drug Plan/ Preventative Care/ EPS
<b>Dental Insurance</b>  (Blue Cross Blue Shield of Alabama)	\$21/month single  \$63/month family  \$67/month family with Orthodontic	All Full-Time Employees	1 <sup>st</sup> day of the month following the first 30 days of employment (option to pay full month premium in advance to continue current coverage)	\$50 Deductible \$2,000 Max per year 100% Diagnostic and Preventive Care 80% Restorative, Oral Surgery, Crowns, Dentures, Periodontic, Orthodontic Optional
<b>* Health Insurance Info *</b> \$400 Major Medical Deductible per year      \$1200 Maximum Major Medical Deductible per family per year \$300 deductible per hospital admission      \$35 Physician co-pay/office visits \$100 co-pay outpatient surgery      \$0 co-pay/deductible – outpatient diagnostic lab/ x-ray / pathology / dialysis / IV therapy \$100 co-pay ER Medical Emergency      \$0 co-pay/deductible ER Accident Emergency Co-pay drug plan – covered 100% after following co-pays: \$15 generic drugs / \$40 preferred brand drugs / \$60 other brand drugs				
<b>Vision Insurance</b>  (VSP Vision)	\$10.82/month employee only \$15.70/month employee +1 \$28.14/month family	All Full-Time Employees	1 <sup>st</sup> day of the month following the first 30 days of employment	Exam – once a year Frame – once a year Contact Lenses – once a year
<b>*Vision Insurance Info*</b> \$10 co-pay exam      \$130 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				
<b>Long-Term Disability</b>	*Sheriff's Office pays 100%*	All Full-Time Employees	1 <sup>st</sup> 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.
<b>Short-Term Disability</b>	Based on age and income  *Employee pays 100%*	All Full-Time Employees	1 <sup>st</sup> 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.
<b>Flexible Spending Account (FSA)</b>  (TASC)	\$2,550 Health Limit \$5,000 Dependant 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.
<b>Life Insurance and AD&amp;D</b>  (VOYA)	\$3.60 per month per employee *Sheriff's Office pays 100%*	All Full-Time Employees	1 <sup>st</sup> day of the month following the first 30 days of employment	\$30,000 life insurance coverage \$30,000 accidental death and dismemberment coverage
<b>Supplemental Life Insurance</b>  (VOYA)	Based on age and selected coverage amount  *Employee pays 100%*	All Full-Time Employees	1 <sup>st</sup> day of the month following the first 30 days of employment	Provides option to select coverage for self, spouse, & dependent children.
<b>Retirement</b>  (Retirement Systems of Alabama)	<b>Mandatory Participation</b> 7.5% for regular employees hired before Jan 1, 2013 6% hired after Jan 1, 2013 8.5% for FLC employees hired before Jan 1, 2013 7% for FLC employees hired after Jan 1, 2013 (matched by Sheriff's Office)	All Full-Time Employees	Date of employment	Varies by date of employment into RSA. Contact Personnel for more information or visit <a href="http://www.rsa-al.gov">www.rsa-al.gov</a>
<b>Workers Compensation</b>	No cost to Employee	All Employees	Date of employment	Program administered by Meadowbrook Insurance Group (1-800-536-7702)

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<b>RSA-1 &amp; Nationwide Retirement Solutions</b>	Voluntary Participation <b>*Employee pays 100%*</b>	All Employees	Date of employment	Deferred Compensation Plan – tax deferred retirement savings plan
<b>BENEFIT</b>	<b>PREMIUM</b>	<b>WHO RECEIVES</b>	<b>ELIGIBILITY</b>	<b>WHAT YOU RECEIVE</b>
<b>Aflac</b>	Determined by Insurer <b>*Employee pays 100%*</b>	All Employees	Upon enrollment	Allows payroll deduction of certain insurances (Accident, Cancer, Short-Term Disability, Life, etc.)
<b>Fitness Center</b>	Discount if Employee chooses to participate	All Employees	Date of Employment	Discounted membership to North Baldwin Wellness Center, Thomas Wellness and all YMCAs
<b>CPOF</b>	Minimum \$5.00 Tax Deductible Donation per month <b>*Employee pays 100%*</b>	All Corrections Officers	1 <sup>st</sup> day of the month following the first month of employment. Cannot use until after probationary period	The Correctional Peace Officers Foundation offers a \$47,000.00 Death Benefit Program that is paid through 24 months.
<b>APOA</b>	\$20.00 a year <b>*Sheriff's Office pays 100%*</b>	All APOST Certified Law Enforcement	Date of Employment	The Alabama Peace Officers' Association offers a \$10,000.00 Death Benefit for officers killed in the line of duty.
<b>Alabama Peace Officers' Annuity Fund</b>	\$30.00 per month <b>*Employee pays 100%*</b> <b>*Not Payroll Deducted*</b>	All APOST Certified Law Enforcement	Date of Employment	Annuity Payments vary by amount of service years contributed Offers a \$2500.00 Death Benefit for officers killed in the line of duty.
<b>Annual Leave</b>	No cost to Employee	All Full-Time Employees	1 <sup>st</sup> day of the month following the first month of employment. Cannot use until after 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
<b>Family Medical Leave (FMLA)</b>	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.
<b>Sick Leave</b>	No cost to Employee	All Full-Time Employees	1 <sup>st</sup> day of the month following the first month of employment. Cannot use until after probationary period	8 hours of Sick Leave per month
<b>Personal Leave</b>	No cost to Employee	All Full-Time Employees	Date of Employment	24 hours a year
<b>Jury Duty</b>	No cost to Employee	All Employees	Date of Employment	Paid leave granted for hours served
<b>Bereavement Leave</b>	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.
<b>Military Leave</b>	No cost to Employee	All Employees	Date of Employment	Leave of absence with pay up to 168 hours for annual training or as directed by law.
<b>Longevity Pay</b>	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
<b>Holidays</b>	No cost to Employee	All Full-Time Employees	Date of Employment	12 paid holidays per year

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RETIREE BENEFITS	PREMIUM	WHO RECEIVES	ELIGIBILITY	WHAT YOU RECEIVE
<b>Retiree Health Insurance (BCBS/AL)</b>	Retiring with 30 years of service – Sheriff's Office pays 100% of single coverage premiums. Retiree is responsible for the ACA fee.  Retiring with 25 years of service – Retiree pays \$100 plus the ACA fee per month.	Retirees with at least 25 years of service with Baldwin County Sheriff's Office	First month following the date of retirement	Same coverage as active full-time employee plan until the age of 65.
<b>Retiree Dental Insurance</b>	Retiring with 25 or more years of service – Retiree pays full premium per month. \$21/month single \$63/month family \$67/month family with Orthodontic	Retirees with at least 25 years of service with Baldwin County Sheriff's Office	First month following the date of retirement	Same coverage as active full-time employee plan until the age of 65.
<b>Retiree Sick Leave Payout</b>	No cost to the Retiree	Retirees with at least 10 years of service with Baldwin County Sheriff's Office	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.
<p><b>Retirees hired before 01/01/2013:</b> Retiring from RSA (pursuant to the requirements of RSA) with 25 years of service at any age or at age 60 with at least 10 years of service with Baldwin County Sheriff's Office. Average final salary is the highest 3 years out of the last 10 years served. Sick Leave Conversion. Earnable Compensation cannot exceed 120% of base pay.</p> <p><b>FLC Retirees hired before 01/01/2013:</b> Retiring from RSA (pursuant to the requirements of RSA) with 25 years of service at any age or at age 60 with at least 10 years of service with Baldwin County Sheriff's Office. 1 bonus year for every 5 years served. Average final salary is the highest 3 years out of the last 10 years served. Sick Leave Conversion. Earnable Compensation cannot exceed 120% of base pay.</p> <p><b>Retirees hired after 01/01/2013:</b> Retiring from RSA (pursuant to the requirements of RSA) with at least 10 years of service with Baldwin County Sheriff's Office and the age of 62. Average final salary is the highest 5 years out of the last 10 years served. Earnable Compensation cannot exceed 125% of base pay.</p> <p><b>FLC Retirees hired after 01/01/2013:</b> Retiring from RSA (pursuant to the requirements of RSA) with at least 10 years of service with Baldwin County Sheriff's Office and the age of 56. Average final salary is the highest 5 years out of the last 10 years served. Earnable Compensation cannot exceed 125% of base pay.</p>				