

# 2021

## EMPLOYEE BENEFIT GUIDE



**BALDWIN COUNTY  
SHERIFF'S OFFICE**



## Introduction:

We at Baldwin County are committed to providing employees with a benefits program that is both competitive and comprehensive. Our program offers a broad range of plan options to meet the needs of our diverse workforce. We know that your benefits are important to you and your family. This program is designed to assist you in providing for the health, well-being and financial security of you and your covered dependents. Helping you understand the benefits Baldwin County offers is important to us and that is why we have created this Employee Benefits Guide.



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## Benefits Guide Overview:

This guide provides a general overview of your benefit choices to help you select coverage that is right for you. Of course with choice, comes responsibility and planning, so please take time to read about and understand the benefit plan, and enroll on time. Included in this guide are summary explanations of the benefits and costs, as well as contact information for each provider.

It is important to remember that only those benefit programs for which you are eligible and have enrolled in apply to you. This guide is not intended to cover all provisions of all plans but rather is a quick reference to help answer most of your questions. You can obtain full policy documents from Human Resources for complete plan details. We hope this guide will give you a clear explanation of your benefits and help you be better prepared for the enrollment process.



# Benefits Eligibility:

## When Benefits Begin:

Most of the benefits described herein begin on the first day of the month following 30 days of full-time employment with Baldwin County.

Active part time employees may be eligible for some of the benefits listed in this guide. Contact the Personnel Department to inquire.

## Eligible Dependents are:

- Your legal or common law spouse (common law MUST be prior to 1-1-17 to be eligible)
- Your children up to age 26 (including stepchildren, foster children, adopted children, and children placed with you for adoption)
- Children over age 26 who are physically or mentally unable to care for themselves



## Change in Status:

Due to IRS regulations, once you have made your elections for 2021, you cannot change your benefits until the next Annual Enrollment Period. The only exception is if you have a qualified change in family status. Election changes must be consistent with your status change. If you experience one of the following qualified events, you will have the option of changing your benefits. You must notify Human Resources at [sheena.larson@baldwincountyal.gov](mailto:sheena.larson@baldwincountyal.gov) within **30 days** of your qualifying event. You will also need to provide proof of the change, such as a marriage certificate or record of birth.

## Qualifying Events:

- Marriage, legal separation or divorce
- Birth or adoption of a child
- Change in employment status (including spouse)
- Change in a dependent's benefits eligibility status (e.g., a dependent child exceeding the maximum age for coverage)
- A significant change in the cost or coverage of your spouse's benefits
- Loss of a dependent (death)

## Annual Enrollment

Employees can change their benefit elections during our Annual Enrollment Period, **October 19, 2020 to November 15, 2020.**

Employees may also increase their supplemental life coverage (up to 2 increments without EOI) and/or enroll in other available voluntary benefits. Some of these will require submission of Medical Evidence of Insurability.

Any changes made during this period are effective on January 1, 2021 (or the date EOI is approved).

## 2021 Health Insurance Rates:

**NEW!** Effective 10/1/2020 Baldwin County has reduced employee contributions for both single & family tiers.

We value our employees and your health, so we will continue to provide free biometric screenings through our Symbol Clinic. If you participate in our Annual Screening Event you will be eligible for the “Wellness Rates” outlined below for all of 2021. Spousal screening will not required to qualify for the Family wellness rate this year.

Wellness Coaching is no longer mandatory but still available on a voluntary basis through the Symbol Clinic.

For bi-weekly payroll, benefits are based on 24 pay periods even though you are paid 26 times a year. Therefore, your third paychecks in April & October 2021 will not have deductions taken out.

Medical Tier Elected		Total Monthly Premium	County Contribution	Employee Contribution	Bi-Weekly Deduction	
Wellness Rates (Employee Participated in 2020 Annual Biometric Screening)						
Employees (25 Years)	Active	Single	\$575	\$523	\$52	\$26
		Family	\$1,431	\$1,099	\$332	\$166
	Retirees	Single	\$575	\$475	\$100	N/A
		Family	\$1,431	\$475	\$956	N/A
	Retirees	Single	\$575	\$575	\$0	N/A
		Family	\$1,431	\$575	\$856	N/A
Non-Wellness Rates (Employee did NOT Participate in 2020 Annual Biometric Screening)						
EE's (25 Years)	Active	Single	\$575	\$493	\$82	\$41
		Family	\$1,431	\$1,069	\$362	\$181
	Retirees	Single	\$575	\$445	\$130	N/A
		Family	\$1,431	\$445	\$986	N/A
	Retirees	Single	\$575	\$545	\$30	N/A
		Family	\$1,431	\$545	\$886	N/A

# Health Insurance Overview:

## BLUE CROSS & BLUE SHIELD OF ALABAMA

**GROUP #: 42257 / [WWW.BCBSAL.ORG](http://WWW.BCBSAL.ORG) / 1-800-810-BLUE (2583)**

Baldwin County provides all eligible employees and retirees the opportunity to enroll in the group's Blue Cross Blue Shield of Alabama's medical plan. Healthcare insurance is designed to provide you and your eligible dependents with financial protection against the high costs associated with health care and prescription drugs for any potential illnesses or injuries.

The Preferred Provider Organization (PPO) Plan Baldwin County offers allows you to choose from a large list of participating providers for all of your health care needs. You may access a list of providers for covered services by visiting the BCBS website at [www.bcbsal.org](http://www.bcbsal.org).

Benefits	In-Network	Out-of-Network
Calendar Year Deductible		
Individual	\$500	
Family	\$1,500	
Out-of-Pocket Maximum		
Individual	\$6,250	
Family	\$12,500	
Hospital Services		
Inpatient Hospital Facility	\$300 deductible per admission	\$600 deductible per admission, then covered at 80%
Emergency Room Care	Accident: Covered 100% / Medical Emergency: \$200 copay per visit	
Outpatient Services		
Outpatient Surgery	\$100 copay	In Alabama, out-of-network facilities are not covered
Urgent Care	\$75 copay	50% coinsurance
Physician Office Visits		
Preventive Care	Covered 100%	Not Covered
Office Visits	Primary Care: \$40 copay Specialist: \$50 copay	50% coinsurance
Diagnostics/Imaging	Covered 100%	50% coinsurance

Benefits	In-Network	Out-of-Network
<b>Mental Health, Behavioral Health, or Substance Abuse Services</b>		
Inpatient Services	All services covered 100%	50% coinsurance
Outpatient Services	EPS: covered 100%; All other MNSA services: \$50 copay	50% coinsurance
<b>Prescription Drug Benefits</b>		
Tier 1 (Generic)	\$15 Copay	Not Covered
Tier 2 (Preferred Brand)	\$40 Copay	Not Covered
Tier 3 (Non-Preferred Brand)	\$60 Copay	Not Covered
Tier 4 (Specialty)	\$100 Copay	Not Covered
<b>Other Covered Services</b>		
Ambulance Services	80% coinsurance	
Home Health Care & Hospice Services	Covered 100%	In Alabama, out-of-network services are not covered
Skilled Nursing Care	Not Covered	
Durable Medical Equipment	20% Coinsurance	50% Coinsurance
Rehabilitation & Habilitation Services (Each service has a combined maximum of 30 visits per year for occupational, physical & speech therapy)  *Children ages 0-18 with autistic diagnosis are allowed unlimited therapy visits per year	20% Coinsurance	50% Coinsurance

**AirMedCare** is an air ambulance service provided to all eligible employees and dependents due to Baldwin County's partnership with AirMedCare. AirMedCare Network is a nationwide alliance of affiliated air ambulance providers. In the event you are involved in an accident or medical emergency that requires air lifting or transportation, you will not be responsible for any additional out-of-pocket costs that BCBS of AL does not cover.

# Symbol Health Care Clinics:

As an employee of Baldwin County, you and your family have exclusive access to any Symbol Health Clinic **AT NO COST TO YOU!** Symbol Health Clinics provide easy access to primary care, preventive care, and ongoing health management.

## What to expect from your Symbol CareClinic:

- EASY ACCESS to primary care, disease management and wellness services
- ZERO COPAYS for all visits!
- ONSITE distribution of generic prescriptions, insulins, & non-controlled substances
- Preventive immunizations and vaccinations
- Wellness coaching with personal Health Coach!
- 100% CONFIDENTIAL. Your personal information is never shared with your employer.
- Walk-ins welcome, appointments preferred.
- Open to all Employees and Families (2 years & above) on the Baldwin County Health Plan.
- Multiple locations, all benefits the same at each CareClinic.

## Symbol Health CareClinic Locations:

### Bay Minette CareClinic

324 Courthouse Square  
Bay Minette, AL 36507  
251-580-2555 or BCBMclinic@symbolhealth.com

### Robertsdale CareClinic

22259-A Palmer Street  
Robertsdale, AL 36567  
251-970-4075 or BCRclinic@symbolhealth.com

### Gulf Shores CareClinic

204 West 19th Ave  
Gulf Shores, AL 36542  
251-968-9820 or obgs@symbolhealth.com

### Mobile CareClinic

3610 Springhill Memorial Dr N  
Mobile, AL 36608  
251-410-3749 or central@symbolhealth.com

### Foley CareClinic

230 East Orange Ave  
Foley, AL 36535  
251-943-6166 or foley@symbolhealth.com

## CareClinic Services Include:

### Acute / Minor Care

- Respiratory Care: Allergies, Bronchitis, Colds, Flu, Sinus Infections, Strep Throat, Cough, Sore Throat
- Fractures: X-Rays, Splinting, Orthopedic Referrals
- Ear Aches, Ear Infections, Pink Eye, Fluorescein Eye Stain, Styes, Etc.
- Cuts: Minor Laceration Closure, Minor Incision & Drainage of Abscess
- Digestive & Urinary: Bladder Infection, Diarrhea, Nausea, Urinary Tract Infection, Vomiting, Etc.

### Preventive Health Care

- Office Visit: Annual Exam & Testing (Age Specific)
- Vaccinations: Flu shots, Injectable Antibiotics, Tetanus, Cortisone-Steroid Shots, Upper Respiratory, Etc.

### Routine Primary Care

- Routine Physicals: Sports, Camp, College, Basic
- Blood Pressure, BMI, Chronic Disease Management
- Lab & Testing: Comprehensive Assessment Screening Panels (Lipid Profile, Glucose, Kidney/Liver Function, etc.)



# Employee Assistance Program (EAP):

## BEHAVIORAL HEALTH SYSTEMS

**WWW.BEHAVIORALHEALTHSYSTEMS.COM / 800-245-1150**

Living a healthy, satisfying lifestyle includes your physical health and emotional well-being. However, life can be a challenge as you juggle the demands of work, home, and other obligations. Baldwin County has partnered with Behavioral Health System to provide EAP services to help you achieve balance in your life.

### What is an EAP?

An Employee Assistance Program (EAP) is a professional service providing assessment, short-term counseling and referral to appropriate treatment providers or programs when needed. It is a company benefit, provided by your employer **AT NO COST TO YOU!** The BHS National Network is comprised of psychologists and Master's-Level Counselors with all services are covered 100%.

### Why use the EAP?

People use the EAP for a variety of reasons. If you are preoccupied with a problem, having ongoing signs of stress, experiencing a major life transition, or simply need an objective point of view - your EAP coverage can assist you with a multitude of difficulties, no matter the situation. Your use of the EAP is completely confidential. In addition to referral for assessment, counseling or medication management, your BHS Care Coordinator can assist you in determining the appropriateness and availability of community resources, such as support groups, that may be beneficial.

### Covered EAP Benefits Include:

- **Counseling Services:** All employees and dependents may receive up to **5 visits/consults per year**
- **24/7 Access:** Call BHS at 800-245-1150 any day, any time to speak with a live Care Coordinators
- **Assessment and Referral Services:** Face-to-face or telephonic assessments with outside referral as needed
- **Legal Consultation:** Free, confidential access to experienced attorneys, mediators & legal document specialists. If additional services needed, you will receive a 25% discount off the professional's hourly rate
- **Financial Consultation:** Free consultation with accountants and certified financial professionals for credit issues, debt/budgeting assistance, tax/estate planning & more! 25% discount on additional services
- **Eldercare Assistance:** Support, guidance & planning for aging loved ones
- **Online Services:** Please visit [www.behavioralhealthsystems.com](http://www.behavioralhealthsystems.com) to navigate services offered, locate providers in your area, take surveys, and much more. Our online portal has access to thousands of articles and interactive modules involving work/life topics such as emotional well-being, family life, health, financial, legal, personal growth, etc. Some popular items include downloadable will kits, financial calculators, etc.

# Dental Insurance:

## BLUE CROSS & BLUE SHIELD OF ALABAMA

**GROUP #: 42257 / [WWW.BCBSAL.ORG](http://WWW.BCBSAL.ORG) / 1-800-810-BLUE (2583)**

Baldwin County provides dental programs through Blue Cross Blue Shield of Alabama. Employees have the option to select between two plan design options.

With the BCBS dental plans, you may choose any dentist to provide your oral care; however, if you choose a preferred provider, claims may be paid directly to your dentist at a lower cost to the participant. You may access a list of providers for covered services by visiting the BCBS website at [www.bcbsal.org](http://www.bcbsal.org). Identification cards will be provided to all enrolled participants.

Summary of Benefits	Option I - With Ortho	Option II - Non-Ortho
Calendar Year Deductible		
Individual Deductible	\$50	
Family Deductible	\$150 aggregate per family	
Calendar Year Maximum		
Plan Maximum	\$2,000	
Diagnostic and Preventive Services		
<ul style="list-style-type: none"><li>Dental Exams up to 2x per year</li><li>Full Mouth X-Rays, one set during any 36 month period</li><li>Bitewing X-Rays, up to 2x per benefit period</li><li>Other dental X-Rays, used to diagnose a specific condition</li><li>Routine cleanings, 2x per benefit period</li><li>Tooth sealants on teeth numbers 3, 14, 19, and 30, limited to one application per tooth each 48 months. Benefits are limited to a maximum payment of \$20 per tooth. Limited to the first permanent molars of children through age 13.</li><li>Fluoride for children under 18, 2x per benefit period</li><li>Space maintainers (not made of precious metals) that replace prematurely lost teeth for children through age 18.</li></ul>	Covered at 100%, Not subject to the deductible	
Restorative Services		
<ul style="list-style-type: none"><li>Fillings made of silver amalgam and synthetic materials</li><li>Simple tooth extractions</li><li>Direct pulp capping, removal of pulp and root canals</li><li>Repairs to removable dentures</li><li>Emergency treatment for pain</li></ul>	Covered at 80%, Subject to the deductible	

Summary of Benefits	Option 1 - With Ortho	Option II - Non-Ortho
Supplemental Services		
<ul style="list-style-type: none"><li>Oral surgery for tooth extractions and impacted teeth</li><li>General anesthesia given for oral or dental surgery. This means drugs injected or inhaled for relaxation or to lessen pain, or to make unconscious, but not analgesics, drugs given by local infiltration, or nitrous oxide</li><li>Treatment of the root tip of the tooth including its removal</li></ul>	Covered at 80%, Subject to the deductible	
Prosthetic Services		
<ul style="list-style-type: none"><li>Full or partial dentures</li><li>Fixed or removable bridges</li><li>Inlays, onlays, or crowns to restore diseased or accidentally broken teeth, if less expensive fillings are not adequate</li></ul>	Covered at 50%, Subject to the deductible	
Periodontic Services		
<ul style="list-style-type: none"><li>Periodontic exams 2x each 12 month period</li><li>Removal of diseased gum tissue and reconstructing gums</li><li>Removal of diseased bone</li><li>Reconstruction of gums and mucous membranes by surgery</li><li>Removing plaque and calculus below the gum line for periodontal disease</li></ul>	Covered at 50%, Subject to the deductible	
Orthodontic Services		
<ul style="list-style-type: none"><li>Coverage ONLY for dependent children up to age 26</li><li>Limited to a lifetime maximum of \$1,000</li><li>\$50 orthodontic lifetime deductible</li></ul>	Covered at 50%, subject to \$50 orthodontic deductible	Not Covered

2021 Dental Rates	Monthly Premium	Bi-Weekly Payroll Deduction (24 deductions per year)
Single - Both Plans	\$23.00	\$11.50
Family - Option I (Ortho)	\$85.00	\$42.50
Family - Option II (Non-Ortho)	\$68.00	\$34.00

# Vision Insurance:

## METLIFE (VSP NETWORK)

**GROUP #: 5966211 / [WWW.METLIFE.COM/MYBENEFITS](http://WWW.METLIFE.COM/MYBENEFITS) / 855-638-3931**

Baldwin County offers voluntary vision coverage through MetLife, who uses the VSP (Vision Services Plan) Network. You get the most from your vision benefits and pay less out-of-pocket when you visit an in-network eyecare provider. See overview of benefits & rates below:

Summary of Benefits	In-Network	Out-of-Network
<b>Routine Vision Services (1 per 12 months)</b> <ul style="list-style-type: none"> <li>Exam</li> <li>Retinal Imaging</li> </ul>	\$10 Copay Up to \$39 Copay Max	\$45 Allowance Applied to Exam Allow.
<b>Materials (1 per 12 months)</b> <ul style="list-style-type: none"> <li>Single Vision / Bifocal / Trifocal / Lenticular Lenses</li> </ul>	\$10 Copay for all	Allowance up to: \$30 / \$50 / \$65 / \$100
<b>Frames (1 per 12 months)</b> <ul style="list-style-type: none"> <li>Retail (20% discount on amount over allowance)</li> <li>Costco, Walmart &amp; Sam's Club</li> </ul>	\$150 Allowance \$85 Allowance	\$70 Allowance \$70 Allowance
<b>Contact Lenses (1 per 12 months)</b> <ul style="list-style-type: none"> <li>Fitting &amp; Evaluation</li> <li>Elective Contacts</li> <li>Medically Necessary Contacts</li> </ul>	\$60 Copay Max \$150 Allowance Covered 100%	Applied to Allowance \$105 Allowance \$210 Allowance
<b>Laser Vision Correction</b> <ul style="list-style-type: none"> <li>Includes PRK, LASIK &amp; Custom LASIK surgery</li> </ul>	Average savings of 15% off regular price or 5% off promotional offer	Not Available
<b>Lens Enhancements</b> <ul style="list-style-type: none"> <li>Ultraviolet Coating &amp; Polycarbonate for Children</li> <li>Progressive Standard / Premium / Custom Lenses</li> <li>Polycarbonate for Adults: Single / Multi-Vision</li> <li>Scratch Resistant / Anti-Reflective Coating</li> <li>Tints: Single / Multi-Vision</li> <li>Photochromatic Lenses</li> </ul>	Covered 100% \$55 / \$95-\$105 / \$150-\$175 \$31 / \$35 Copays \$17-\$33 / \$41-\$85 Copays \$17-\$34 / \$17-\$44 Copays \$47-\$82 Copays	\$50 Allowance for all
Vision Election Tier	Monthly Rates	Bi-Weekly Deduction
Single	\$9.19	\$4.60
Employee + 1	\$13.33	\$6.67
Family	\$23.91	\$11.96

# Flexible Spending Account (FSA):

## FLORES & ASSOCIATES, LLC

**GROUP #: 10002800 (MEDICAL) & 10002807 (DEP CARE) / WWW.FLORES247.COM / 1-800-532-3327**

Baldwin County offers Flexible Spending Account (FSA) benefits that allow you to save money on your eligible health care and/or dependent care expenses every year by using pre-tax dollars. **This is the only benefit election that does not automatically roll over, your FSA contribution must be re-elected every year.** Enrollment forms will be available at the Annual Health & Wellness Fair or you can obtain coverage information/enrollment forms by contacting Human Resources.

### How it Works:

**How the FSA Works** – Upon enrollment, you choose the dollar amount you want to contribute based on your estimated upcoming Plan Year expenses, up to **\$2,750**. Your contributions will be deducted in equal amounts from 24 paychecks, pre-tax, throughout the Plan Year.

**Reimbursements and the Debit Card** – As you incur eligible expenses, you may submit a request for reimbursement through Flores’s website, text message, mobile app, fax, or mail. For additional convenience, you will be issued a Debit Card to directly access your flexible spending account funds when paying for eligible expenses at the point of purchase. This eliminates the need for requesting a reimbursement. Keep in mind that some purchases will always require additional substantiation as most Doctor’s offices, Hospitals, Dental Providers, and some Drug Stores do not utilize the Inventory Information Approval System (IIAS). Make sure you keep your receipts for verification purposes.

**FSA Eligible Expenses** – Flexible spending account FSA funds may only be used for eligible expenses under your healthcare FSA and/or dependent care FSA. Some eligible expenses include: medical care, dental care and vision care expenses. Complete lists of eligible and non-eligible expenses can be found by visiting [www.irs.gov](http://www.irs.gov).

**Lower your taxable income by paying for your health care and dependent care expenses with pre-tax dollars!!**

### Dependent Care FSA:

The Dependent Care FSA enables you to pay for out-of-pocket qualified daycare expenses that allow you and your spouse to work or attend school full time. Two parent households can **only** utilize Dependent Care Reimbursement flexible spending accounts if **both** parents work outside of the home.

Qualified Dependent Care arrangements include:

- Dependent (Day) Care centers
- Educational Institutions for pre-school children
- An “Individual” who provides care inside or outside your home (with appropriate licensing and Tax ID number)
- After School Care

You may contribute up to **\$5,000** to your Dependent Care FSA for 2021 if you are married filing a joint tax return or you are head of the household. You and your spouse may each contribute up to **\$2,500** if you are married and filing separate tax-returns.

The IRS requires that you substantiate:

- Dates of Service
- Dollar amount incurred
- Day-care provider name
- Day-care provider signature

**Please Note:** Day-care expenses must be incurred (not just paid) in order to receive reimbursement. If you prepay day-care, please submit only as incurred. (For example, day care expenses that you paid in January, for February services should be submitted for reimbursement in February.)



## Basic Life/AD&D Coverage:

### METLIFE

**GROUP #: 5966211 / [WWW.METLIFE.COM/MYBENEFITS](http://WWW.METLIFE.COM/MYBENEFITS)**

Baldwin County provides you with Basic Life/AD&D insurance, and is paid 100% by the County. This coverage is designed to help protect your family or other beneficiary from a loss of income in the event of your death. Benefits are also paid to you if you suffer a loss of a member (hand, foot or eye) due to an injury as a result of a covered accident.

**The basic life insurance coverage is equal to \$30,000.** You are also provided with basic Accidental Death and Dismemberment (AD&D) insurance in the amount equal to your basic life coverage. Benefits will reduce as follows: 35% at Age 65, 60% at Age 70, 80% at Age 75. Benefits terminate upon retirement.

To obtain a full policy document, please contact the Personnel Department.



## Voluntary Life/AD&D Coverage:

### METLIFE

**GROUP #: 5966211 / [WWW.METLIFE.COM/MYBENEFITS](http://WWW.METLIFE.COM/MYBENEFITS) / 1-800-438-6388**

In addition to your employer paid life insurance, eligible employees (full-time, active employees working at least 30 hours/week) are allowed to purchase additional Term Life and Accidental Death & Dismemberment (AD&D) insurance for yourself and your eligible dependents on a voluntary basis (100% employee paid) through MetLife. See overview of voluntary life benefit options below:

<b>Employee Benefit</b>	May elect benefit amount in \$10,000 increments up to \$500,000 or 10x your Annual Salary. Amounts over \$250,000 (unless approved prior to 1/1/20) will require an EOI (Evidence of Insurability) Form.
<b>Spouse Benefit</b>	If employee is enrolled, spouses are eligible to elect a benefit amount in \$5,000 increments up to \$250,000; The elected amount cannot exceed the employee's vol life benefit. Amounts over \$50,000 (unless approved prior to 1/1/20) require an EOI.
<b>Child Benefit</b>	If employee is enrolled, you may elect coverage for eligible children. Children 15 days to 6 months have a \$1,000 benefit. Children 6 months to 26 years can elect a benefit amount of \$1,000, \$2,000, \$4,000, \$5,000 or \$10,000.

Benefits are subject to age-based reductions, as follows: Age 65 - 35% reduction / Age 70 - 50% / Age 75 - 65% / Age 80: 80% / Benefits terminate at retirement.

Voluntary Life rates are age-banded and can be found in the rate table on page 11. To obtain a full policy document, please contact the Personnel Department.

## 2021 Voluntary Life/AD&D Rates:

The monthly rates you pay for Voluntary Life/AD&D insurance coverage are based on the Employee's age for both employee & spouse coverage. All children have a flat rate regardless of age & number of children covered. Premiums are paid through payroll deductions on an after-tax basis. Your cost automatically adjusts each year in January to reflect the age-banded rates listed below.

Age Band	Employee & Spouse Rates *Rates are per \$1,000 of coverage	Example: 35-Year-Old Electing \$80,000 in Optional Life Coverage	
< 29	\$0.060	Step 1	Find your age bracket in the rate grid to the left.
30 - 34	\$0.060	Step 2	Multiply the number of thousands of voluntary life coverage that you wish to elect, multiplied by the applicable age-banded rate to determine monthly premium. *Note: rates are based per \$1,000 of coverage  <b>Vol Life: 80 x \$0.09 = \$7.20 / month</b> <b>AD&amp;D: 80 x .03 = \$2.40 / month</b>
35 - 39	\$0.090		
40 - 44	\$0.123	Step 2	
45 - 49	\$0.187		
50 - 54	\$0.297	Step 2	
55 - 59	\$0.552		
60 - 64	\$0.660	Step 2	
65 - 69	\$1.270		
70 +	\$2.108	Step 2	
Child Rate	\$0.240		
AD&D	\$0.030	Step 3	Multiply the total monthly premium by 12 months, then divide it by 24 pay periods to determine your cost per payroll deduction:  <b>Ex: \$9.60 x 12 = \$115.20 ÷ 24 = \$4.80 per pay period</b>

\*Note: AD&D coverage is automatic with Voluntary Life coverage. The AD&D rate is the same for employees, spouses & children.

## Accident Coverage for Line of Duty Employees:

### METLIFE

**GROUP #: 5966211 / [WWW.METLIFE.COM/MYBENEFITS](http://WWW.METLIFE.COM/MYBENEFITS) / 1-800-438-6388**

The Baldwin County Sheriff's Office provides all full-time eligible "line of duty" employees with company-paid accident coverage administered by MetLife. Line of duty is classified as Sheriff, Chief Deputy, Colonel, Major, Captain, Lieutenant, Sergeant, Corporal, Deputy or Officer titles. This plan provides an additional **\$30,000 benefit** for a covered loss sustained from an accidental injury or death as a result of on-duty actions. This plan is also administered by MetLife and will be paid to beneficiaries lump-sum.

# Short-Term Disability:

## METLIFE

**GROUP #: 5966211 / 1-800-438-6388**

Voluntary short-term disability (STD) insurance provides income protection for employees who are unable to work due to personal illness or injury. Employees participating in the plan may receive disability earnings from MetLife due to an eligible illness or injury. This is a voluntary benefit and therefore 100% employee-paid if elected. Please see an overview of the STD benefits & rates below:



### Overview of STD Coverage

<b>Benefit</b>	60% of your pre-disability earnings up to \$500 per week
<b>Elimination / Benefit Period</b>	30 days for sickness or accident / 22 week maximum
<b>Definition of Disability</b>	Due to an eligible sickness or accidental injury, you are unable to earn more than 80% of pre-disability earnings at your own occupation for any employer.
<b>Limitations</b>	3/12 Pre-Existing Condition Limitation
<b>Temporary Recovery</b>	If you return to work after completing the elimination period, then become disabled again due to the same or related condition within 50 days or less, you will not be subject to completing a new elimination period.
<b>Additional Benefits</b>	Rehabilitation Program (10%), Return-to-Work, Family Care (\$100), & Moving Expense Reimbursement Incentives; Organ Donor Benefit (10%)

Age	Rates per \$10	Example: 35 Year Old – Electing STD	
< 29	\$0.307	<b>Step 1</b>	Annual Salary ÷ 52 x 60% = Weekly Benefit <b>\$50,000 ÷ 52 x .60 = \$500 (\$500 max)</b>
30-34	\$0.292	<b>Step 2</b>	Find your age and rate in the chart to the right
35-39	\$0.277	<b>Step 3</b>	Multiply your rate by your weekly premium and divide by 10 to determine monthly premium <b>\$0.277 x \$500 ÷ 10 = \$13.85 per month</b>
40-44	\$0.285	<b>Step 4</b>	Multiply your premium by 12 and then divide it by the number of pay periods (24) to determine the cost per pay period. <b>\$13.85 x 12 ÷ 24 = \$6.93 per pay period</b>
45-49	\$0.322		
50-54	\$0.367		
55-59	\$0.457		
60-64	\$0.555		
65+	\$0.630		

# Long-Term Disability:

## METLIFE

**GROUP #: 5966211 / [WWW.METLIFE.COM/MYBENEFITS](http://WWW.METLIFE.COM/MYBENEFITS) / 1-800-438-6388**

Long-term disability (LTD) benefits provide you with a percentage of your income if you become disabled due to a covered accident or illness for an extended period of time. Baldwin County provides LTD coverage for all eligible employees AT NO COST TO YOU!

The LTD coverage pays a benefit to replace a portion of the earnings you lose as a result of your disability. If your disability is permanent, this benefit may continue until you reach normal retirement age. Benefits will be coordinated with any Social Security benefit you may receive. Please see an overview of the LTD benefits below. To receive a copy of full policy documents, please contact the Personnel Department.

Overview of LTD Coverage	
<b>Benefit</b>	50% of pre-disability earnings up to \$5,000 per month
<b>Elimination Period</b>	180 days or until the end of you STD benefit period maximum
<b>Definition of Disability</b>	Due to an eligible sickness or accidental injury: A) First 24 months: You are unable to earn more than 80% of pre-disability earnings at your OWN occupation for any employer B) After 24 months: You are unable to earn more than 60% of pre-disability earnings from ANY occupation for which you are reasonably qualified for based upon your training, prior education & experience.
<b>Maximum Benefit Period</b>	To Social Security Normal Retirement Age (SSNRA) with benefit duration scale (see plan booklet for details)
<b>Temporary Recovery</b>	If you return to work BEFORE completing the Elimination Period then become disabled again due to the same or related condition within 60 days, you are not subject to completing a new elimination period. If you return to work AFTER completing the elimination period and you become disabled again due to the same or related condition within 180 days, you are not subject to a new elimination period.
<b>Limitations</b>	3/12 Pre-Existing Condition Limitation; 24-month limitation for: Mental/Nervous Disorders; Chronic Fatigue Syndrome; Neuromuscular, Musculoskeletal or Soft Tissue Disorders; Fibromyalgia; Alcohol, Drug, Substance Abuse & Addiction
<b>Other Provisions</b>	Includes, but is not limited to: Waiver of Premium, Survivor Benefit, Rehabilitation Incentive, Return-to-Work Incentive, Family Care Benefit, Moving Expense Benefit, Zero Day Residual, Continuity of Coverage, Indexing of pre-disability earnings, & much more! See full policy document for additional details.

# Employee Retirement System (ERS/RSA)

## THE RETIREMENT SYSTEMS OF ALABAMA

**WWW.RSA-AL.GOV / 334-517-7000**

Through your employment with Baldwin County, all full-time eligible employees are automatically entitled to retirement benefits provided through the Retirement Systems of Alabama (RSA), which are public pension funds for state employees. The Employees' Retirement System (ERS) was established in 1945 to provide retirement benefits to employees in the public sector.

**NEW!** Effective 10/1/2020, Baldwin County has adopted Act 2019-132 so Tier 2 employees will receive the same retirement benefits as Tier 1 employees.

Baldwin County matches the Employee Contribution amounts listed below. Members will be fully vested in their benefit after accumulating 10 years of service.

EE Contribution	Tiers 1 & 2
Regular Employee	7.50%
FLC Employee	8.50%



The RSA is headquartered in Montgomery, AL and can be reached Monday - Friday from 8am to 5pm.

**Street Address:**

201 South Union Street  
Montgomery, AL 36104

**Mailing Address:**

P.O. Box 302150  
Montgomery, AL 36130-2150

## Deferred Compensation Plans

### RSA-1 AND NATIONWIDE

Baldwin County offers two deferred compensation plans, sometimes referred to as a 457 plan. These benefits are provided through **RSA-1** and **Nationwide**.

Under a Deferred Compensation Plan, employees may elect to defer receipt of a portion of his or her salary until a later determined date, usually at retirement or other termination of service. Because receipt of the income is deferred, the deferred income is NOT included in your federal or state gross taxable income.

The deferred income is paid into RSA-1/Nationwide account and invested for your benefit. Investment earnings are accumulated in the fund and like the deferred income, are not subject to federal or state income taxation until distributed to the employee. Deferred income and the investment earnings are held in the participant's account for the exclusive benefit of the plan participants and their beneficiaries.



## 2021 Holiday Schedule:

Holidays Observed by Baldwin County	
New Years Day	Friday, January 1, 2021
Martin Luther King Jr.'s Birthday	Monday, January 18, 2021
President's Day	Monday, February 15, 2021
Mardis Gras / Fat Tuesday	Tuesday, February 16, 2021
Good Friday	Friday, April 2, 2021
Memorial Day	Monday, May 31, 2021
Independence Day	Monday, July 5, 2021
Labor Day	Monday, September 6, 2021
Veteran's Day	Thursday, November 11, 2021
Thanksgiving Holiday	Thursday & Friday, November 25-26, 2021
Christmas Holiday	Thursday & Friday, December 23-24, 2021

## Vacation Policy:

Baldwin County provides paid vacation time for full-time employees who have completed the one year probationary period. Baldwin County also provides personal time off (PTO) for part-time employees who have completed the one year probationary period at a certain rate of pay per hour for a certain number of hours as defined by the County. Please contact the Personnel Department to see if you qualify.

Years of Service	Accrued Vacation Leave
1-5 years	8 hours/month or 12 days/year
6-10 years	10 hours/month or 15 days/year
11-15 years	14 hours/month or 21 days/year
15+ years	16 hours/month or 24 days/year

## Personal Leave Policy:

In addition to Vacation leave, the Baldwin County Sheriff's Office also provides 16 hours of personal leave time per year. You can take personal leave after 3 months of employment and time must be taken in 4 hour increments. The 16 hours are granted January 1st of every year, and must be used by December 31st of the same year. Unused hours are lost & do not roll over. Earned annual leave and sick leave are also available after 3 months of service. Contact the Personnel Dept. for any leave inquiries.

## Longevity Benefit:

Longevity pay is provided to employees based on years of service with the Sheriff's Office. A full year of service is measured as continuous, active employment from October 1st to October 1st of the following year.

5 years	\$500	10 years	\$1,000	15 years	\$1,500	20 years	\$2,000
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## Contact Information:

Please reference this list whenever there is a need to contact one of your benefit vendors. Should you have any questions or concerns, or need additional assistance, please contact BCSO's Human Resources Specialist, Sheena Larson at [sheena.larson@baldwincounty.al.gov](mailto:sheena.larson@baldwincounty.al.gov).

Benefit/Provider	Phone	Website/Email
Blue Cross and Blue Shield of Alabama	1-800-292-8868	<a href="http://www.bcbsal.org">www.bcbsal.org</a>
Behavioral Health Systems (EAP)	1-800-245-1150	<a href="http://www.behavioralhealthsystems.com">www.behavioralhealthsystems.com</a>
MetLife / VSP (Vision)	1-855-638-3931	<a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>
Flores & Associates (FSA)	1-800-532-3327	<a href="http://www.flores247.com">www.flores247.com</a>
MetLife (Life & Disability)	1-800-438-6388	<a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>
Symbol Health CareClinics	See Page 14	
Retirement Systems of Alabama	1-877-517-0020	<a href="http://www.rsa-al.gov">www.rsa-al.gov</a>

### Additional Benefits May be Available to You!

Employees also be eligible for the additional benefits listed below. For more information, please contact the Personnel department.

- Aflac Individual Policies
- Fitness Center Discounts
- Jury Duty
- Bereavement Leave
- Military Leave
- Personal Leave
- Tuition Discounts
- Cellular Discounts
- CPOF
- ACPOA
- United Way
- Longevity Pay



## Notes:

[illegible]

## Notes:

[illegible]

## Notes:

[illegible]





The information in this benefit guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies, or errors are always possible. In case of discrepancy between the Guide and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your guide, contact your Personnel Department.