

# City of Tuscaloosa

## Employee Benefits Summary

View benefit plan documents for full details at  
<https://www.tuscaloosa.com/government/work-with-us/employee-benefits>

BENEFIT	PREMIUM	WHO RECEIVES	ELIGIBILITY	WHAT YOU RECEIVE
<b>Health Insurance</b> (Blue Cross/Blue Shield of Alabama)	<b>Plan Option 1</b> Employee \$149.10 Emp+Child(ren) \$266.59 Emp+Spouse \$280.41 Emp+Family \$301.15 <b>Plan Option 2</b> Employee \$99.75 Emp+Child(ren) \$221.83 Emp+Spouse \$247.14 Emp+Family \$250.26 Rates per paycheck twice a month.	All Full time employees	The first day of the month following the date of employment if enrolled within 30 days of hire date.	Comprehensive hospitalization, major medical coverage, prescription drug plan. See plan document for difference in Option 1 and 2.
<b>Access 2day Health Clinic</b>	Free to employees & dependents who are enrolled in the City's health insurance plan.	Employees & dependents who are enrolled in the City's health insurance plan	Immediately upon enrolling in the City's health insurance plan.	Free employee health clinic. You receive treatment for minor illnesses and injuries without paying a co-payment, deductible or out of pocket maximum. <a href="http://www.access2dayhealth.com">www.access2dayhealth.com</a>
<b>Dental Insurance</b> (Blue Cross/Blue Shield of Alabama)	Employee \$11.87 Family \$31.44 Rates per paycheck twice a month.	All Full time employees	The first day of the month following the date of employment if enrolled within 30 days of hire date.	Deductible - \$25 per member each calendar year (three per family). 100% for exams (2 per year), X-Rays (1 full mouth per 36 months), Routine cleaning (2 per year) \$1,000 calendar year maximum benefit
<b>Retiree Health Insurance</b> (Blue Cross/Blue Shield of Alabama)	If age 55 with 25 YOS - City pays 50% subsidy toward premium. If age 55 with at least 10 YOS - City pays 25% subsidy toward premium. Retirees who meet service requirements but are less than age 55 must pay full monthly rate until age 55.	Retirees from full time employment (effective October 1, 2009 - check with the HR Department for eligibility)	The first month following the date of retirement.	Comprehensive hospitalization, major medical coverage, prescription drug plan (same coverage as active employee plan).
<b>Vision Insurance</b> (VSP)	Employee \$3.61 Emp+Child(ren) \$7.22 Emp+Sps \$7.72 Emp+Family \$12.34 Rates per paycheck twice a month.	All Full time employees	The first day of the month following the date of employment if enrolled within 30 days of hire date.	Routine vision care and correction. Exams, contacts or glasses. Co-pays apply to exams and materials. Preferred providers provide best cost savings; reimbursements paid to non-preferred providers according to a schedule of benefits.
<b>Flexible Spending Account (FSA &amp; DCA)</b> (Health Equity)	\$3,300 Health Limit \$5,000 Dependent Care Limit	All Full time employees	The first day of the month following the date of employment if enrolled within 30 days of hire date.	Health FSA allows payment of eligible non-covered medical expenses (such as co-pays & deductibles). Dependent Care FSA reimburses eligible childcare expenses. Accounts funded with employee pre-tax contributions.
<b>Basic Life Insurance</b> (Mutual of Omaha)	\$1.08 twice monthly - total premium shared by City	All Full time employees	The first day of the month following the date of employment if enrolled within 30 days of hire date.	\$25,000 life insurance coverage.
<b>Basic AD&amp;D Insurance</b> (Mutual of Omaha)	No cost to employee - total premium paid by City	All Full time employees	The first day of the month following the date of employment.	\$25,000 accidental death & dismemberment coverage.
<b>Voluntary Group Life</b> (Mutual of Omaha)	Based on age & selected coverage amount	All Full time employees actively at work	The first day of the month following the date of employment if enrolled within 30 days of hire date.	Provides option to select coverage for self, spouse & dependent child(ren). Can continue benefit for yourself & dependents should employment end.
<b>Long Term Disability</b> (Mutual of Omaha)	Based on age & annual salary. 100% employee paid	All Full time employees actively at work	The first day of the month following the date of employment if enrolled within 30 days of hire date.	Benefits begin 90 days after onset of disabling injury/illness. Benefit is equal to 60% of before-tax monthly earnings.
<b>Short Term Disability</b>	Based on annual salary. 100% employee paid	All Full Time Employees	First day of employment.	Benefits begin 15 days after approved onset of disabling injury/illness. Benefit is equal up to 60% of your before-tax monthly earnings, not to exceed the plan's maximum monthly benefit amount
<b>Retirement - RSA/ERS</b>	Tier 1-Employees (hired prior to 1/1/2013) contribute 5% of eligible gross pay. City contributes 11.32%. Tier 2-Employees (hired after 12/31/2012) contribute 7.5% of eligible gross pay. City contributes 9.73%.	Mandatory for Full time employees	First day of employment.	Tier 1- May retire after 25 YOS or at age 60 with 10 YOS. Tier 2-May retire after 25 YOS or at age 60 with 10 YOS . Contact Human Resources for more information.
<b>Retirement - Police &amp; Fire Pension</b>	Employee - 13.0% of gross pay City - 16.50% of gross pay	Mandatory for Full time sworn Police & Fire employees	First day of employment.	Employees hired BEFORE 9/1/15 may retire after 20 YOS (25 years of service or attained age 60 with 20 YOS). Employees hired AFTER 9/1/15 may retire after 20 YOS (25 years of service or attained age 60 with 20 YOS) but cannot draw on their pension benefits until reaching age 52.

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<b>457b Deferred Compensation Plans</b>	Voluntary participation	All employees	First day of employment.	Deferred Compensation Plan - tax deferred retirement savings plan. Contact HR for more details.
<b>Workers Compensation</b>	No cost to employee	All employees	First day of employment.	Worker's Compensation program administered by Millennium Risk Managers (205-730-2845)
<b>AVAIL</b> - Vacation and Minor Illness Leave	No cost to employee	All Full time employees	Begins accumulating immediately.	Year 1= 96 hours (48 hrs. on DOH & 48 hrs. on 6 month anniversary date) Year 2-4= 5.54 hours/pay pr. Year 5-9= 6.46 hours/pay pr. Year 10-14= 7.38 hours/pay pr. Year 15-19= 8.31 hours/pay pr. Year 20+= 9.23 hours/pay pr.
<b>SAIL</b> - Serious Accident and Illness Leave	No cost to employee	All Full time employees	Begins accumulating immediately. Can be used for accident/illness as defined by policy.	SAIL hours accrue at the rate of 4.0 hours per bi-weekly pay period.
<b>Family Medical Leave</b> (Must use AVAIL / SAIL before unpaid leave)	No cost to employee	All Full time employees	After completion of 1250 hours of work over previous 12 months.	Up to 12 weeks leave in one year for birth or adoption of child - care of child, spouse or parent with serious health condition - or the employees own serious health condition.
<b>Jury and Witness Leave</b>	No cost to employee	All Full time employees	First day of employment.	Paid leave (criminal cases) granted for hours served
<b>Leave of Absence</b> (unpaid)	No cost to employee	Full time employees (with approval of Mayor)	First day of employment.	Leave granted (1) for good cause, (2) if the employee has used all paid leave, and (3) if the leave does not seriously interfere with department operations.
<b>Military Leave</b>	No cost to employee	All Full time employees	First day of employment.	Leave of absence with up to 168 hrs of paid military time beginning each fiscal year.
<b>Beer Tax Bonus</b>	No cost to employee	All Full time employees	Full bonus based on 1 year of full time service. Pro-rated if less than 1 year full time service.	Bonus based on percentage of taxes collected.
<b>Employee Assistance Program (EAP) River Oaks</b>	No cost to employee	All employees and immediate family members	First day of employment.	Confidential counseling services to support you. Some resources include substance abuse, conflict resolution, marital counseling and financial planning - 205-650-0576
<b>Holidays</b>	No cost to employee	All Full time employees	Immediately.	New Year's Day, Martin Luther King, Jr. Day, Memorial Day, Juneteenth Day, Independence Day, Labor Day, Veterans Day, Thanksgiving Day, The day following Thanksgiving Day, Christmas Eve, Christmas Day
<b>Fitness Centers</b>	Discount if employee chooses to participate	All employees	Upon enrollment.	Discounted memberships to EW Motion Therapy, Northridge Fitness, Stong Inc Gym, YMCA, and PARA facilities.
<b>Supplemental Insurances (Unum)</b> Critical Illness and Accident	Determined by insurer 100% Employee paid	All Full time employees	The first day of the month following the date of employment if enrolled within 30 days of hire date.	Allows payroll deduction of certain insurances (Accident and Critical Illness)
<b>City Credit Union</b>	Employee chooses to participate	All Full time employees	First day of employment.	\$5.00 membership fee - allows direct deposit of payroll checks & payroll deductions for savings / loans -Contact City Credit Union at 205-349-4209.
<b>Legal Shield/ID Shield</b>	Legal Shield - Single: \$16.95/mo Family: \$18.95/mo ID Shield - Single: \$8.95/mo Family: \$18.95/mo	All Full time employees	First day of employment.	Benefit to assist employees with personal legal matters and identity theft. Benefits are direct pay only. Discounts are available for combined membership.
<b>Tobacco Free Workplace</b> Tobacco Cessation Resources	No cost to employee	All employees	First day of employment.	Free resources to help you become tobacco free. Contact HR for more details.
<b>Mobile Phone &amp; other Discounts</b>	No cost to employee	All employees	First day of employment.	AT&T, T-Mobile, Wagners, Smile Doctors, Platinum Mortgage, Childrens Hands on Museum, Spiller Furniture, revIve Hydration Therapy, Ticket Monster Perks, Faulkner University, Dell, Columbia Southern University, Faulkner University,