

City of Tuscaloosa

Employee Benefits Summary

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

BENEFIT TYPE	EMPLOYEE COST	ELIGIBILITY & EFFECTIVE DATE	BENEFIT DESCRIPTION
HEALTH INSURANCE Blue Cross/Blue Shield of Alabama	PLAN OPTION 1 Employee: \$164.01, Employee + Child(ren): \$293.25, Employee + Spouse: \$308.46, Employee + Family: \$331.26. PLAN OPTION 2 Employee: \$106.80, Employee + Child(ren): \$244.02, Employee + Spouse: \$271.86, Employee + Family: \$275.28. Rates are deducted twice per month.	All full-time employees. Coverage begins the first day of the month following date of hire if enrolled within 30 days of hire date.	Provides comprehensive hospitalization, major medical coverage, and a prescription drug plan. See plan documentation for details regarding differences in Option 1 and 2.
HEALTH CLINIC Access2Day	Free to employees and dependents enrolled in the City's health insurance plan.	Employees and dependents who are enrolled in the City's health insurance plan. Coverage begins the first day of the month following date of hire if enrolled within 30 days of hire date.	Provides free employee health clinic access offering treatment for minor illnesses and injuries without copayments, deductibles, or out-of-pocket maximum. Visit access2dayhealth.com for additional information.
DENTAL INSURANCE Blue Cross/Blue Shield of Alabama	Employee: \$12.53, Employee + Family: \$33.20. Rates are deducted twice per month.	All full-time employees. Coverage begins the first day of the month following date of hire if enrolled within 30 days of hire date.	Provides dental coverage with a \$25 deductible, per member each calendar year (three per family). 100% coverage for exams (twice per year), one full-mouth X-ray every 36 months, and two routine cleanings per year. \$1,000 annual maximum benefit.
RETIREE HEALTH INSURANCE Blue Cross/Blue Shield of Alabama	City pays 50% subsidy toward premium for retirees aged 55 with 25 years of service, and 25% for retirees aged 55 with at least 10 years of service. Retirees who meet the service requirements but are under the age of 55 must pay the full monthly premium until they reach the age of 55.	Retirees from full-time employment (effective October 1, 2009 - contact HR for eligibility rules). Coverage begins the first day of the month following date of retirement.	Provides comprehensive hospitalization, major medical coverage, and prescription drug plan. Coverage mirrors the active employee health plan.
VISION INSURANCE VSP	Employee: \$3.61, Employee + Child(ren): \$7.22, Employee + Spouse: \$7.72, and Employee + Family: \$12.34. Rates are deducted twice per month.	All full-time employees. Coverage begins the first day of the month following date of hire if enrolled within 30 days of hire date.	Provides routine vision care and correction including exams, as well as glasses or contact lenses. Copayments apply to exams and materials. Preferred providers offer the greatest cost savings. Reimbursements are paid to non-preferred providers according to a schedule of benefits.
FLEXIBLE SPENDING/DEPENDENT CARE ACCOUNTS HealthEquity	Health FSA limit: \$3,400 annually. Dependent Care FSA limit: \$7,500 annually.	All full time employees. Coverage begins the first day of the month following date of hire if enrolled within 30 days of hire date.	Health FSA allows for payment of eligible non-covered medical expenses, such as co-pays and deductibles. Dependent Care FSA provides reimbursement for eligible childcare expenses. Both accounts are funded through employee pre tax contributions.
BASIC LIFE INSURANCE Mutual of Omaha	\$1.08 deducted twice per month. Premium is shared by the City.	All full-time employees. Coverage begins the first day of the month following date of hire if enrolled within 30 days of hire date.	Provides \$25,000 in life insurance coverage.
BASIC AD&D INSURANCE Mutual of Omaha	No cost to the employee. Premium is paid entirely by the City.	All full time employees. Coverage begins the first day of the month following date of hire.	Provides \$25,000 in accidental death and dismemberment coverage.
VOLUNTARY GROUP LIFE Mutual of Omaha	Cost is based on age and amount of coverage selected. Premium is 100% employee paid.	All full-time employees. Coverage begins the first day of the month following date of hire if enrolled within 30 days of hire date.	Provides optional coverage for the employee, spouse, and dependent child(ren). Coverage may be continued after employment ends.
LONG TERM DISABILITY Mutual of Omaha	Cost is based on age and annual salary. Premium is 100% employee paid.	All full-time employees. Coverage begins the first day of the month following date of hire if enrolled within 30 days of hire date.	Provides disability income benefits beginning 90 days after onset of a covered disabling injury or illness. Benefit is equal to up to 60% of before-tax monthly earnings, not to exceed the plan's maximum monthly benefit amount.
SHORT TERM DISABILITY Mutual of Omaha	Cost is based on annual salary. Premium is 100% employee paid.	All full-time employees. Coverage begins the first day of the month following date of hire if enrolled within 30 days of hire date.	Provides disability income benefits beginning 15 days after onset of a covered disabling injury or illness. Benefit is equal to up to 60% of before-tax monthly earnings, not to exceed the plan's maximum monthly benefit amount.
RETIREMENT RSA/ERS	Tier 1 non-public safety employees (hired before 1/1/2013) contribute 5% of their eligible gross pay, the City contributes 23.72%. Tier 2 non-public safety employees (hired after 12/31/2012) contribute 7.5% of their eligible gross pay, the City contributes 23.93%. Tier 1 certified firefighters/law enforcement officers (hired before 1/1/2013) contribute 6% of their eligible gross pay, the City contributes 23.72%. Tier 2 certified firefighters/law enforcement officers (hired after 12/31/2012) contribute 8.5% of their eligible gross pay, the City contributes 23.93%.	Mandatory for full-time employees. Participation begins the first day of employment.	Tier 1 employees may retire after 25 years of service or at age 60 with 10 years of service. Tier 2 employees may retire after 25 years of service or at age 60 with 10 years of service. Contact HR for additional information.
457(B) DEFERRED COMPENSATION PLANS	Voluntary participation.	All employees. Benefits begin the first day of employment.	Provides a tax-deferred retirement savings plan. Contact HR for additional details.

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WORKERS' COMPENSATION Millennium Risk Managers	No cost to the employee.	All employees. Benefits begin the first day of employment.	Provides workers' compensation coverage administered by Millennium Risk Managers at 205-730-
AVAIL – VACATION AND MINOR ILLNESS LEAVE	No cost to the employee.	All full-time employees. Leave begins accruing immediately.	Paid leave accrues based on years of service. Year 1, employees earn a total of 96 hours (distributed as 48 hours received on date of hire and another 48 hours received on 6 month anniversary date). For years 2-4, employees earn 5.54 hours per pay period, 6.46 hours in years 5–9, 7.38 hours in years 10–14, 8.31 hours in years 15–19, and 9.23 hours in year 20 and beyond.
SAIL – SERIOUS ACCIDENT AND ILLNESS LEAVE	No cost to the employee.	All full-time employees. Leave begins accruing immediately and may be used for qualifying accidents/illnesses per policy.	SAIL accrues at a rate of 4.0 hours per biweekly pay period.
FMLA – FAMILY MEDICAL LEAVE	No cost to the employee.	All full-time employees. Eligibility begins after completing 1,250 hours of work in the previous 12 months.	Provides up to 12 weeks leave in one year for childbirth or adoption, caring for a spouse, child, or parent with a serious health condition, or for the employee's own serious health condition.
JURY AND WITNESS LEAVE	No cost to the employee.	All full-time employees. Benefits begin the first day of employment.	Provides paid leave for hours served as a juror or witness in criminal cases.
LEAVE OF ABSENCE – UNPAID	No cost to the employee.	All full-time employees (with Mayor approval). Benefits begin the first day of employment.	Provides unpaid leave, granted (1) for good cause, (2) if the employee has exhausted all paid leave, and (3) if the leave does not significantly impact department operations.
MILITARY LEAVE	No cost to the employee.	All full-time employees. Benefits begin the first day of employment.	Provides leave of absence with up to 168 hours of paid military leave each fiscal year.
BEER TAX BONUS	No cost to the employee.	All full-time employees. Eligible for the full bonus after one year of full-time service. Bonus is prorated if service is less than one year.	Bonus is based on a percentage of taxes collected.
EMPLOYEE ASSISTANCE PROGRAM – EAP River Oaks	No cost to the employee.	All employees and immediate family members. Benefits begin the first day of employment.	Provides confidential counseling services including support for substance abuse, conflict resolution, marital concerns, and financial matters. Call 205-650-0576 for assistance.
CITY OBSERVED HOLIDAYS	No cost to the employee.	All full-time employees. Benefits begin immediately.	Provides paid leave for the following City observed holidays: New Year's Day, Martin Luther King Jr. Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Veterans Day, Thanksgiving Day, the day after Thanksgiving, Christmas Eve, and Christmas Day.
FITNESS CENTERS	Discounted rate available if the employee chooses to participate.	All employees. Benefits begin upon enrollment.	Provides discounted memberships at EW Motion Therapy, Northridge Fitness, Strong Inc Gym, YMCA, and PARA facilities.
SUPPLEMENTAL INSURANCE – CRITICAL ILLNESS & ACCIDENT Unum	Cost determined by the insurer. Premium is 100% employee paid.	All full-time employees. Coverage begins the first day of the month following date of hire if enrolled within 30 days of hire date.	Allows payroll deduction for certain critical illness and accident insurances.
CITY CREDIT UNION	Employee chooses to participate. Membership fee is \$5.	All full-time employees. Benefits begin the first day of employment.	\$5 membership fee; offers access to direct deposit, payroll deductions for savings, and loan programs. Contact 205-349-4209 for more information.
LEGALSHIELD / IDSHIELD	LegalShield: \$16.95/month for single coverage, \$18.95/month for family. IDShield: \$8.95/month for single coverage, \$18.95/month for family.	All full-time employees. Benefits begin the first day of employment.	Provides assistance to employees with personal legal matters and identity theft protection. Benefits are direct-pay only. Discounts available for combined coverage.
TOBACCO-FREE WORKPLACE – CESSATION RESOURCES	No cost to the employee.	All employees. Benefits begin the first day of employment.	Provides free resources to help employees become tobacco-free. Contact HR for additional information.
MOBILE PHONE & OTHER DISCOUNTS	No cost to the employee.	All employees. Benefits begin the first day of employment.	Provides employee discounts through AT&T, T-Mobile, Wagners, Smile Doctors, Platinum Mortgage, revlVe Hydration Therapy, Ticket Monster Perks, Falkner University, Dell, and Columbia Southern University.