

**CITY OF FOLEY**  
**FULL-TIME PERMANENT EMPLOYEE BENEFITS**

**IMMEDIATE BENEFITS**

**STATE OF ALABAMA EMPLOYEES RETIREMENT SYSTEM:** All full-time permanent employees participate in the Retirement Systems of Alabama.

**Tier 1 Members (hired prior to January 1, 2013):** Employee contributions are 5% of base pay and 6% of base pay if a Certified Law Enforcement Officer or Certified Fire Fighter. Retirement benefits are available with 25 years of service to retire at any age OR at age 60 with at least 10 years of service.

**Tier 2 Members (hired for the first time on or after January 1, 2013):** Employee contributions are 7.5% of base pay and 8.5% of base pay if a Certified Law Enforcement Officer or Certified Fire Fighter. Retirement benefits are available with 25 years of service to retire at any age OR at age 60 with at least 10 years of service.

When completing the enrollment form for the State of Alabama Employees' Retirement System and stating the beneficiaries, the primary and secondary beneficiaries may not be minor children under the age of 18.

**SECTION 125 PLAN (CAFETERIA PLAN):** Employees may participate in a Cafeteria Plan which is administered by PrimePay and authorized by the Internal Revenue Service. This plan is designed to save employees tax dollars throughout the year through a pre-tax payroll deduction. See enclosed information.

**DIRECT DEPOSIT:** The City's payroll software allows you to direct deposit your net earnings in up to 10 different banks, 10 different accounts (checking and/or savings). You can choose to break the deposits into percentages of your net or flat dollar amounts. If you choose to participate in direct deposit, bring in a copy of your voided checks or copies of your preprinted bank account information. You may also submit a copy of your documents in the hard copy document upload process when completing your benefits enrollment plan.

**RSA-1:** Supplemental retirement plan (457 Deferred Compensation) available through payroll deduction. Investment election opportunity is once per 90 days. The City does not contribute any matching funds to this plan. See enclosed booklet.

**EMPOWER RETIREMENT:** Partnered with the State of Alabama Employees' Retirement System – Supplemental retirement plan (457 Deferred Compensation) available through payroll deduction. Investment election opportunity to change your investment election provided 24/7 through your website portal or by meeting with our representative. The City does not contribute any matching funds to this plan. See enclosed booklet.

**SICK LEAVE:** Eligible full-time employees accrue sick leave at a rate of 3.70 hours per pay period, up to a maximum of 96 hours per year, with a maximum accrual of 960 hours.

Eligible ***"Fire Fighters"*** accrue sick leave at a rate of 4.40 hours per pay period, up to 114 hours per year, with a maximum accrual of 1140 hours.

Eligible ***"Law Enforcement Officers"*** accrue sick leave at a rate of 3.89 hours per pay period, up to 101 hours per year, with a maximum accrual of 1008 hours.

**FEDlogic, Inc.:** The City of Foley provides this valuable resource to you at no cost. FEDlogic, Inc. offers easy and practical guidance to help you and your family navigate your federal and state benefits. They provide independent strategic consulting to help you and your family members plan and maximize your Social Security Retirement Benefits, enroll in Medicare, as well as navigating the complexities of Social Security Disability.

**POOL PASS** – Individual or Family pool pass to City of Foley pools

**STATE OF CITY ADDRESS LUNCHEON:** Employees are entitled to attend and participate in the Mayor's Annual State of the City Address Luncheon which generally takes place in December of each year. Each employee may bring one guest, free of charge, to the event. Employees and their guests are encouraged to attend this event to facilitate communication and awareness of the City's activities, opportunities and challenges between all the departments and employees of the City and with their guests.

## **BENEFITS AVAILABLE 1ST DAY OF MONTH FOLLOWING HIRE**

**ONSITE PRIMARY CARE CLINIC AND WELLNESS PROGRAM:** The City provides each full-time employee and their covered dependents (at least 2 years old) under our Blue Cross Blue Shield Insurance access to our Private Primary Clinic. There is NO copay for office visits, NO copay for generic prescriptions dispensed at the clinic and employees are provided access to the clinic while they are on the clock, without loss of paid time off. With the Wellness Incentivized Program, the City asks the employee to participate in a biometric screening during the first month their Blue Cross Blue Shield insurance is effective and each November. If no coaching required then there will be no increase to their health premiums, if coaching is required and the employee is compliant with coaching there will not be an increase in health premiums for the next year. If the employee chooses not to participate in the biometric screening within their first month of insurance effective date and each November, then the City will increase their premium cost by \$50.00 per month/\$600.00 per year. If the employee participates in the screening and is non-compliant with the coaching requirements for the remainder of the year, then their premium will increase by \$50.00 per month/\$600.00 per year.

**HEALTH, VISION, HEARING AND DENTAL INSURANCE:** The City's group insurance is currently through **Blue Cross and Blue Shield of Alabama**. The employees' health, vision, hearing and dental premiums are paid in full by the City. The City pays 50% of family coverage. The employee cost for family health, vision and hearing is \$67.47 per semi-monthly deduction cycle and dental is \$10.00 per semi-monthly deduction cycle. See enclosed booklets for coverage detail. **\*\*NOTE\*\*** If family coverage is desired, 2 deductions must be made from check or paid in full prior to effective date of coverage. The total monthly cost for family health and dental coverage is \$154.94.

**PRESCRIPTION DRUG BENEFITS:** The City's group prescription coverage is currently through **EXPRESS-SCRIPTS**. The mail order program provides for a 90-day supply of generic, preferred & non-preferred prescription to be mailed to your home for a 60-day cost. The copay for a GENERIC prescription is \$10.00, PREFERRED prescription cost is \$20.00 and the NON-PREFERRED prescription cost is \$35.00. There is no additional premium cost for your prescription coverage, it is covered in your health premiums described above.

**EMPLOYEE ASSISTANCE PROGRAM (EAP) AND MENTAL/NERVOUS AND SUBSTANCE ABUSE PROGRAM:** The City's group coverage is through **American Behavioral**. For the EAP program, the employee and covered dependents are provided with up to three (3) free visits per year. The EAP is a confidential assessment, counseling and referral service for everyday living problems, NOT clinical diagnoses and other serious disorders which are covered under the Mental Health Benefits. The Mental/Nervous and Substance Abuse programs are designed to provide disorder identification, clinical treatment referrals and crisis intervention for employees and covered dependents.

**SHORT TERM AND LONG TERM DISABILITY:** The City's Disability policies are through the **Prudential Insurance Company of America**. The City pays 100% of this coverage for active employees who work at least 30 hours per week. Once approved by Prudential, the weekly benefit is 66 2/3% of your base salary up to \$1,900.00 and can last up to 22 weeks with a doctor's certification. The Long Term Disability benefit will follow the Short Term Disability benefit with a physician certification. See enclosed booklet.

**BASIC LIFE & ACCIDENT DEATH & DISMEMBERMENT INSURANCE - \$10,000 (EMPLOYEE); \$5,000 (SPOUSE) \$2,000 (CHILD TO 26) LIFE AND AD&D INSURANCE:** The City's Life and AD&D is currently through the **Prudential Insurance Company of America**. The City pays 100% of this premium for active employees who work at least 30 hours per week. See enclosed booklet.

**ADDITIONAL LIFE INSURANCE:** The City is offering additional voluntary life insurance coverage through the **Prudential Insurance Company of America** for yourself, spouse and any dependent children. The employee is responsible for 100% of the premium through payroll deduction. See enclosed booklet for rates.

## **BENEFITS AVAILABLE AFTER COMPLETION OF PROBATIONARY PERIOD**

**EDUCATION ASSISTANCE PROGRAM:** An Education Assistance Program is offered by the City to encourage and to assist employees in maintaining or improving job-related knowledge in the employee's present positions or to enable employees to enhance or acquire qualifications for future City positions for which the individual reasonably may be expected to qualify. Funding for the Education Assistance Program is approved on a first come, first serve basis, and the City will reimburse tuition costs (excluding text books, fees, etc.) up to \$3,000 per fiscal year per employee for approved course work that is successfully completed with a grade of "C" or above, or, a "passing" grade in the case where a pass/fail grading system is utilized. See section 4.4 in the Personnel System Policy for additional information.

**SICK LEAVE BANK:** The Mayor and Council Members recognize that illnesses or injuries can occur and can cause extreme hardships on the employees and their families. The intent of the program is to protect employees who may have exhausted all of the available leaves due to their own illness or injury or that of an immediate family member. The program establishes an equitable way of allowing employees to share their accumulated leave with others in need of additional leave until such time that the employee may become eligible for the City's short-term and long-term disability programs or to allow time to care for their immediate family member. Upon completing the required probationary period, the employee may either a) donate one (1) leave day (total of 8 hours) or b) elect to join at the next open enrollment period, which is the month of June each year. If the employee decides to not participate once completing their probationary period, at the next open enrollment, the employee must have a minimum of five leave days (40 hours) accrued prior to joining.

### **VACATION:**

**Eligible full-time employees** (excluding "Fire Fighters" and "Law Enforcement officers") accumulate annual paid vacation leave as follows:

- Immediately upon hire and throughout the first year of employment, all eligible full-time employees will accrue 1.54 hours of paid vacation leave each two-week pay period, up to a maximum of 40 hours. However, employees may not use accrued vacation until after successful completion of the new hire probationary period.
- After one year of continuous service, the accrual rate increases to 3.08 hours of paid vacation leave each two-week pay period, up to a maximum of 80 hours of paid vacation leave each year.
- After completion of nine years, the accrual rate increases to 4.62 hours of paid vacation leave each two-week pay period, up to a maximum of 120 hours of paid vacation leave each year.
- After completion of nineteen years, the accrual rate increases to 6.16 hours of paid vacation leave each two-week pay period, up to a maximum of 160 hours of paid vacation leave each year.

Eligible *full-time employees* may not carry over more than 160 hours of paid vacation from one year to the next (full-time hire date). Vacation time in excess of 160 hours will be forfeited if not used during the vacation year. With the exception of probationary employees, eligible, *full-time employees* whose employment terminates in good standing, shall be paid for accumulated paid vacation up to a maximum of 160 hours.

**Fire Fighters** accumulate annual paid vacation leave as follows:

- Immediately upon hire and throughout the first year of employment, Fire Fighters will accrue 1.83 hours of paid vacation leave each two-week pay period, up to a maximum of 48 hours. However, employees may not use accrued vacation until after successful completion of the new hire probationary period.
- After one year of continuous service, the accrual rate increases to 3.66 hours of paid vacation leave each two-week pay period, up to a maximum of 95 hours of paid vacation leave each year.
- After completion of nine years, the accrual rate increases to 5.49 hours of paid vacation leave each two-week pay period, up to a maximum of 143 hours of paid vacation leave each year.
- After completion of nineteen years, the accrual rate increases to 7.32 hours of paid vacation leave each two-week pay period, up to a maximum of 190 hours of paid vacation leave each year.

*Fire Fighters* may not carry over more than 190 hours of paid vacation from one year to the next (full-time hire date). Vacation time in excess of 190 hours will be forfeited if not used during the vacation year. With the exception of probationary employees, *Fire Fighters* whose employment terminates in good standing shall be paid for accumulated paid vacation up to a maximum of 190 hours.

## **BENEFITS AVAILABLE AFTER COMPLETION OF PROBATIONARY PERIOD - continued**

**Law Enforcement Officers** accumulate annual paid vacation leave as follows:

- Immediately upon hire and throughout the first year of employment, *Law Enforcement Officers* will accrue 1.62 hours of paid vacation leave each two-week pay period, up to a maximum of 42 hours. However, employees may not use accrued vacation until after successful completion of the new hire probationary period.
- After one year of continuous service, the accrual rate increases to 3.23 hours of paid vacation leave each two-week pay period, up to a maximum of 84 hours of paid vacation leave each year.
- After completion of nine years, the accrual rate increases to 4.85 hours of paid vacation leave each two-week pay period, up to a maximum of 126 hours of paid vacation leave each year.
- After completion of nineteen years, the accrual rate increases to 6.47 hours of paid vacation leave each two-week pay period, up to a maximum of 168 hours of paid vacation leave each year.

*Law Enforcement Officers* may not carry over more than 168 hours of paid vacation from one year to the next (full-time hire date). Vacation time in excess of 168 hours will be forfeited if not used during the vacation year. With the exception of probationary employees, *Law Enforcement Officers* whose employment terminates in good standing shall be paid for accumulated paid vacation up to a maximum of 168 hours.

### **RETIREMENT ELIGIBILITY**

A retired employee who draws a monthly retirement check may elect to continue coverage in the Plan if the retiree has 25 years of service, regardless of age, or the retiree has 10 years of service and is 60 or more years in age, or has been determined to be disabled by the Social Security Administration or the Retirement Systems of Alabama. To be eligible to continue coverage, a retiree must have 10 years of service with the City of Foley.

**(BENEFITS - REVISED 11/01/2021)**