



City of Phenix City
Summary of Benefits
 view specific plans documents for full details

| <u>BENEFIT</u> | <u>SUMMARY DESCRIPTION</u> | <u>CITY PAYS</u> | <u>EMPLOYEE PAYS</u> | <u>WHEN ARE YOU ELIGIBLE</u> |
|--|--|---|---|--|
| Group Medical and Dental Benefits | The City will offer regular full-time and regular probationary employees health and dental insurance at a cost of no more than 10% of premium to the employee (30% for those declining participation in the annual wellness screening). Dependent coverage will also be offered, with the employee contributing 50 percent of the family premium cost. | Single: \$421.80 Family: \$ 355.00 | Single: \$34.20 per month Family: \$355.00 per month | The first day of the second full month following the first date of full time employment |
| Group Life Insurance | The City will provide a \$10,000 term life insurance policy to a named beneficiary. This is only in effect while employed full time with the city. Assignment of benefits is allowed with written consent of designated beneficiary. | City pays \$10,000 to designated beneficiary/beneficiaries upon death | There is no cost to the employee. | After 12 months of service for each regular and probationary full-time employee. |
| Supplemental Dental | Southland Supplemental Dental (through Local Government Health Insurance Program) | There is no cost to the City. | \$40.00 per month for individual or family coverage. | The first day of the second full month following the first date of full time employment |
| Supplemental Vision | Southland Supplemental Vision (through Local Government Health Insurance Program) | There is no cost to the City. | \$20.00 per month for individual or family coverage. | The first day of the second full month following the first date of full time employment |
| Retirement Tier I employee is an employee who was a member of the Retirement Systems of Alabama prior to January 1, 2013. Tier II employee is an employee who has never been a member of the Retirement Systems of Alabama and was hired after January 1, 2013. | Tier I members may retire at age 60 with 10 years of service or at any age with 25 years of service. Tier II members may retire at age 62 with 10 years of service (certified Law Enforcement and Firefighters may retire at age 56 with 10 years of service) | The City will contribute their prescribed amount determined by RSA | Tier I 7.5% of gross wages (8.5% for certified Law Enforcement and Firefighters) Tier II 6% of gross wages (7% for certified Law Enforcement and Firefighters) | Mandatory enrollment for all regular full time employees as of the first day of employment. |
| Supplemental Insurance | The City supports supplemental insurance (AFLAC, Colonial, etc.) | There is no cost to the City. | Employee premiums are sent to the insurance company based upon plan coverage. | Upon date of hire or beginning of insurance plan year. |
| Flexible Spending Account | With a Healthcare FSA, you can use tax free funds to pay your out-of-pocket medical, dental, and vision care expenses. | City pays monthly admin fees. | The employee decides how much to contribute to the FSA for the year, contributions are made each pay period before taxes are deducted. | As of the effective date of the medical/dental coverage for new enrollees or the beginning of insurance plan year |
| Deferred Compensation | RSA-1 with the Retirement System (Web site is www.rsa.state.al.us or Valic). An employee 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. | There is no cost to the City. The City may arrange tax shelters for employees who participate in retirement and insurance programs made available by the City in accordance with current regulations of the Internal Revenue Service. | Any amount up to the annual limit as set by the Retirement Systems of Alabama | As of the first day of employment. |
| Employee Assistance Program | The City may arrange through medical and mental health providers a means by which employees can confidentially address substance abuse and mental health problems. | The City pays for a specified number of counseling sessions per calendar year for you and qualified dependents. | The employee is responsible for costs not covered by the City. | As of the first day of employment. |
| Direct Deposit | The City will allow employees a convenient method of depositing their net pay to the banking institution of their choice or a defined deduction amount into select banks/credit unions. | | | As of the first day of employment |
| Wellness Screenings | Onsite wellness screenings for full-time employees covered under the City's medical insurance, covered spouses/dependents age 18 or older and retirees. | | | Held annually in April, covered employee's declining participation in the wellness screenings are subject to a higher contribution rate towards premiums |
| Vacation Leave | Regular full-time and probationary employees earn *approximately 96 hours of vacation leave per year (earnings increase to approximately 120 hours per year at 5 years of service and 160 hours per year at 15 years of service) *earnings are calculated on scheduled hours actually worked | | | Allowed time off with pay after 6 months of continuous service (vacation accrual amounts are capped based on years of service) |
| Sick Leave | Regular full-time and probationary employees earn *approximately 96 hours of vacation leave per year (earnings increase to approximately 120 hours per year at 5 years of service and 160 hours per year at 15 years of service) *earnings are calculated on scheduled hours actually worked | | | Allowed time off with pay after 6 months of continuous service (no cap on sick accruals) |
| Personal Days | Regular full-time and probationary employees of the City receive 16 hours annually of personal time. | | | Allowed time off with pay after 6 months of continuous service. |
| Holidays | 12 observed Holidays: New Year's Day, Robert E. Lee/Martin Luther King Jr. Birthday, George Washington/Thomas Jefferson Birthday, National Memorial Day, Independence Day, Labor Day, Columbus Day, Veteran's Day, Thanksgiving Day, Friday after Thanksgiving, Christmas Eve and Christmas Day | | | From 1st date of full time employment Shift personnel scheduled off or required to work on the holiday shall receive 8 hours additional pay at the regular hourly rate. |
| Civil Leave | An employee may be given time off without loss of pay when performing jury duty; appearing (by subpoena) before a court, public body, or commission; or performing emergency civilian duty in connection with national defense. | | | As of the first day of employment, proof may be required, court attendance where the employee is the defendant or are engaged in personal litigation shall be charge against an employee's vacation leave, if eligible, or taken as time off without pay |
| Military Leave | All officers and employees who shall be active members of the National Guard, naval militia or armed forces of the United States shall be entitled to military leave of absence of up to 168 hours per calendar year. Additional leave may be granted when called to active duty by order of the Governor. | | | As of the first day of employment. |
| Other Leave | The City has provisions for Family and Medical leave (FMLA), maternity leave, leave without pay and funeral leave. | | | Your supervisor or the Human Resources Office can give you the details. |