

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>Provider website links</u>	<u>WHEN ARE YOU ELIGIBLE</u>
Group Medical	The City will offer regular full-time and regular probationary employees health insurance at a cost of no more than 30% of premium to the employee or 9.5% of the federal poverty level, whichever is less. As incentive for participation in the annual wellness screening, participating employees will only pay 10% of the the individual premium. Dependent coverage will also be offered, with the employee contributing 50 percent of the family premium cost.	Employee Only: \$465.58 per month \$522.90 per month with wellness screening participation	Employee Only: \$115.42 per month \$58.10 per month with wellness screening participation	https://www.lghip.org/member	The first day of the second full month following the first date of full time employment
		Family Coverage: \$417.50 per month	Family Coverage: \$417.50 per month		
Group Dental	The City will offer regular full-time and regular probationary employees dental insurance. Employees will only pay 10% of the the individual premium. Dependent coverage will also be offered, with the employee contributing 50 percent of the family premium cost.	Employee Only: \$19.97 per month	Employee Only: \$2.22 per month	https://www1.deltadentalins.com/	The first day of the second full month following the first date of full time employment
		Employee + Family: \$36.86 per month	Employee+Family: \$19.11 per month		
Group Dental Buy Up	Employees will have the option of enrolling in a buy up dental plan offering higher coverage in specific areas.	Employee Only: \$19.97 per month	Employee Only: \$17.47 per month	https://www1.deltadentalins.com/	The first day of the second full month following the first date of full time employment
		Employee+Family: \$36.86 per month	Employee + Family: \$57.56 per month		
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.
Firefighter's Cancer Coverage	The City provides enhanced cancer and disability coverage in accordance with Alabama Act 2019-361	Paid in full by the City	There is no cost so long as the Firefighter is in active employment status	https://www.alfrbp.com/	January 1st following 12 months of active service as a Firefighter
Vision	Optional group vision coverage is available through VSP	N/A	Employee Only: \$9.12 per month Employee+ Family: \$19.61 per month	https://www.vsp.com/	The first day of the second full month following the first date of full time employment
Retirement	Members may retire at age 60 with 10 years of service or at any age with 25 years of service.	The City will contribute their prescribed amount determined by RSA	7.5% of gross wages (8.5% for certified Law Enforcement and Firefighters)	https://www.rsa-al.gov/ers/	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.	FSA	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. 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. https://www.rsa-al.gov/rsa-1/	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 IRS	Any amount up to the annual limit as set by the Retirement Systems of Alabama	https://www.rsa-al.gov/rsa-1/	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.	https://pastoralinstitute.org/eap-services/	As of the first day of employment.
Direct Deposit	The City will allows 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

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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 sick leave per year (*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	13 observed Holidays: New Year's Day, Robert E. Lee/Martin Luther King Jr. Birthday, George Washington/Thomas Jefferson Birthday, National Memorial Day, Juneteenth/Freedom 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.

updated 11/04/22