



**SUMMARY OF
 EMPLOYEE BENEFITS FOR
 REGULAR FT EMPLOYEES**

BENEFIT	DESCRIPTION	ELIGIBILITY	WHO PAYS FOR IT?
Medical Insurance plus Dental Coverage	Through Blue Cross Blue Shield of Alabama , benefits provide members with hospitalization, office visits and prescription drugs. Complete benefits information is described in the plan document.	The effective date of coverage for all new employees will be the first day of the second full month following the new employee's date of hire.	The City pays 100% of employee's single health insurance coverage. The City and the employee share in the cost of family health insurance coverage.
Life Insurance	USable Life Insurance Complete benefits information is described in the plan document.	Coverage is effective as of the first day of the month following hire date.	The City pays for employee and family members.
Retirement <u>Tier 1</u> employee was a member of RSA prior to 1/1/13 <u>Tier 2</u> employee is an employee who was never a member of RSA and was hired after 1/1/13	<u>Tier 1</u> : Through the Retirement Systems of Alabama (RSA), an employee may retire if he/she has 25 years of retirement service, or is age 60 with at least 10 years of service with the Retirement System. <u>Tier 2</u> : Through the RSA, an employee may begin drawing retirement benefits at age 62 with at least 10 years of service with the Retirement System.	This benefit requires mandatory enrollment for all regular employees as of the first day of employment.	The employee pays a percentage of gross income specified by RSA. The City provides a matching amount determined by RSA.
Deferred Compensation	Voluntary participation through the Retirement Systems of Alabama (RSA-1) allows the employee to save for retirement, while lowering taxable income and paying tax on the deferred income in the year of distribution.	As of the first day of employment.	The employee, up to current allowable limits.
Supplemental Insurance	Employee may obtain coverage for cancer, short-term disability, accident, vision, and dental insurance.	Upon purchasing coverage and meeting eligibility requirements.	The employee. Premiums are deducted from the paycheck.
Wellness Program	Promotes employee health and wellness through wellness coaching, training classes, and wellness screenings.	Employees who are enrolled in the City's Health Insurance Program.	See Medical Insurance benefit.
Annual Leave	Given at a rate of 4 hours per pay. Benefit increases with 10 years of service.	Eligibility begins after completing the probationary period.	The City
Sick Leave	Given at a rate of 4 hours per pay. Benefit increases with 10 years of service.	Eligibility begins after completing the probationary period.	The City
Military Leave	One hundred sixty-eight (168) hours per year as outlined in the City of Millbrook Personnel Policies.	As of the first day of employment.	The City
Holidays	Ten paid holidays per year.	As of the first day of employment.	The City

*The above is a summary of the City of Millbrook employee benefit plans, and is not intended to be a complete summary of plan terms and conditions. For more specific details, please refer to the City of Millbrook Personnel Policies and other official plan documents as they pertain to and govern these benefits.