



# City of Mobile

## 2025 BENEFITS SUMMARY

BENEFIT	SUMMARY DESCRIPTION	ELIGIBILITY
<b>Health Plan</b>	<p>The City of Mobile Health &amp; Dental Plan is a self-funded plan administered by Blue Cross and Blue Shield of Alabama. It offers comprehensive medical benefits when you receive care from a Network provider.</p> <p><b>Employee Contribution Rates for Health &amp; Dental Plan:</b></p> <p><b>*Additional \$50 Surcharge Monthly for Tobacco Users*</b></p> <p><b>New Hires on or after 1/1/2015:</b> Single \$142 per month (\$71 per pay period) Family \$370 per month (\$185 per pay period)</p> <p><b>Hired prior to 2015:</b> Single \$94 per month (\$47 per pay period) Family \$246 per month (\$123 per pay period)</p> <p><b>Co-Pay Amounts:</b></p> <ul style="list-style-type: none"> <li>- \$25 Primary Care office visit co-pay (General Practice, Internal Medicine, Family Practice, Pediatrics, OB/Gyn, Nurse Practitioner, Chiropractor, and physical, speech &amp; occupational therapy)</li> <li>- \$50 Specialty Care office visit co-pay (all other providers not considered as primary care)</li> <li>- \$250 Outpatient Hospital &amp; Emergency Room co-pay</li> <li>- \$125 Inpatient Hospital deductible per hospital admission</li> </ul>	<p>Effective Date = 1st of the month following hire date of continuous full-time employment</p> <p>For initial enrollment from date of eligibility, application MUST be received by Human Resources within 60 days of hire date. Failure to submit application within 60 days may delay coverage.</p> <p><b>Please notify Human Resources within 60 days of Family Status Changes such as marriage, divorce, birth of child, death, or when a spouse or child is no longer eligible.</b></p> <p><b>To obtain a Health Plan Booklet:</b> <b>City Intranet:</b> <a href="https://cityofmobile.sharepoint.com/sites/COMPortal">https://cityofmobile.sharepoint.com/sites/COMPortal</a> &gt;Type "health benefits" in the search bar.</p> <p><b>City Internet:</b> <a href="https://www.cityofmobile.org">https://www.cityofmobile.org</a> Go to "Employees" at bottom of page &gt; <b>click</b> employee portal &gt; <b>type</b> "health benefits" in the search bar.</p>
<b>Dental Plan</b>	<p>The Dental Plan provides benefits for covered services up to a maximum Benefit of \$1,500 per member each calendar year. This maximum applies to diagnostic and preventive, restorative and prosthetic services. There is no deductible for diagnostic and preventive services; \$25 annual deductible for other services, then the plan pays 80% of allowed amount.</p> <p>Orthodontic Care has a lifetime benefit of \$1,000 for dependent children up to age 19 years.</p> <p>Dental coverage is Included in the cost of the Health Plan.</p>	<p>Effective Date = 1st of the month following hire date of continuous full-time employment</p>
<b>Vision</b>	<p>Routine eye exam is covered 100%, no co-pay.</p> <ul style="list-style-type: none"> <li>- Age 18 older, one visit every 2 years</li> <li>- Under age 18, one visit every year</li> </ul> <p>Refractions are only covered as part of routine eye exam. There is no coverage for eyeglasses or contact lenses.</p> <p>Vision coverage is included in the cost of the Health Plan.</p>	<p>Effective Date = 1st of the month following hire date of continuous full-time employment</p>
<b>Prescription Drugs</b> <b>"Point of Sale" Program</b>	<p>Prescription Drug coverage is a part of the Health Plan. You are reimbursed 100% for Generic drugs (Tier 1) with no deductible. Name Brand (Tier 2) drugs, Preferred &amp; Non-Preferred (Tier 3), are reimbursed at 80% after meeting a \$250 per person annual Major Medical deductible.</p> <p><b>Point of Sale claim authorization number is required for reimbursement.</b></p> <p>Participation in HelpScript will lower cost of most expensive drugs.</p>	<p>Effective Date = 1st of the month following hire date of continuous full-time employment</p> <p>Drug claims can be filed online, faxed or mailed. File drug claims online at: <a href="https://www.bcbsal.org">https://www.bcbsal.org</a></p>
<b>Flexible Spending Accounts</b>	<p><b>Health Flexible Spending Account (FSA):</b> Use payroll deduction to set aside before-tax funds for payment of expenses not covered by the Health &amp; Dental Plan. For example: eye glasses, contact lenses, orthodontia, co-pays and deductibles. Annual limit is <b>\$2,500</b>.</p> <p><b>Dependent Care Spending Account (DCA):</b> Use payroll deduction to set aside before-tax funds for payment of child care expenses such as daycare and afterschool care for children under the age of 13. Annual limit is <b>\$2,500</b> single tax status and <b>\$5,000</b> family tax status.</p>	<p>Annual Open Enrollment is in November for the next calendar year. All full-time employees may enroll each year during open enrollment.</p> <p>Upon enrollment, you commit to one year of payroll deductions.</p> <p>Administered by Health Equity – Health Equity will issue a FSA debit card.</p> <p>Customer Service number <b>1-877-288-0719</b></p>

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<p><b>Continuation of Coverage while in a "Non-Pay" Status</b></p> <p><b>COBRA</b></p>	<p>COBRA Continuation of Coverage is a way to continue coverage while on a leave of absence or after termination of employment.</p> <p>Employees and dependents are eligible for up to 18 months of coverage in the case of a termination of employment and dependents up to 36 months in the case of other qualifying events such as divorce or death.</p> <p>If enrolling in COBRA, you pay 100% of the plan cost.</p>	<p>Employees are responsible for continuing to pay for health and dental coverage while on an unpaid leave of absence.</p> <p>When there is no payroll deduction to pay the employee contribution, you must make payment arrangements with Human Resources.</p> <p>After six months of being in a non-pay status, the employee must pay the COBRA rate.</p>														
<p><b>Premium Conversion</b></p>	<p>Section 125 of Internal Revenue Code allows employees to pay health and dental plan premiums with before-tax dollars, resulting in immediate tax savings to you. This is also known as a Cafeteria Plan and there is no cost to both the City and employees.</p>	<p>Begins with your first deduction for health and dental coverage</p>														
<p><b>Basic Life Insurance and AD&amp;D</b></p> <p><b>Dependent Life</b></p>	<p>The City of Mobile provides life insurance through The Standard Insurance Company of two (2) times your annual salary up to a maximum of <b>\$100,000</b>. The same amount is provided for Accidental Death &amp; Dismemberment (AD&amp;D).</p> <p>Dependents (children up to age 26) covered by the City of Mobile Health &amp; Dental Plan are provided a <b>\$5,000</b> life insurance benefit.</p> <p>100% employer paid.</p>	<p>Effective Date = 1st of the month following hire date of continuous full-time employment</p>														
<p><b>Voluntary Group Term Life Insurance</b></p>	<p>The Standard Insurance Company allows employees to purchase additional life insurance in \$10,000 increments up to 5 times annual salary up to a maximum of \$500,000. You can also purchase additional insurance for your spouse up to \$300,000 and up to \$10,000 per child. Monthly rates are determined by benefit amount and age. If enrolling in Spouse or Child Life, employee must enroll in at least the same amount of coverage as their dependent.</p> <p>100% employee paid.</p>	<p>Effective Date = 1st of the month following hire date of continuous full-time employment.</p> <p>When enrolling within 31 days of eligibility, no medical questionnaire is required. Any later enrollments are subject to approval by The Standard Insurance Company after review of employee's or family member's Evidence of Insurability (EOI) form.</p> <p><b>Online enrollment and to list /update /change</b></p>														
<p><b>Worker's Compensation</b></p>	<p>Administered by Millennium Risk Managers, LLC (MRM). This program provides benefits to employees for on-the-job injuries.</p> <p>Employees must immediately report all injuries to their supervisor and call the Triage Hotline at 855-660-5200. Triage Nurse is available 24/7/365 for reporting how the injury occurred and for completing the <b>First Report of Injury</b> when applicable.</p> <p>First aid/self-care or referral to a clinic or emergency room may be recommended.</p>	<p>All employees, immediately upon employment</p> <p><b>Seek Medical Care ONLY from a physician who is in the Worker's Compensation Network, not your personal physical and not from an Urgent Care/Immediate Care ("Doc in a Box") facility.</b> The City of Mobile Health Plan will not provide benefits for work related injuries.</p>														
<p><b>Employee Assistance Program (EAP)</b></p>	<p>BayView Professional Associates provides confidential counseling for personal, family, marital, substance abuse problems, etc. Employee and family members are offered up to eight (8) free visits per year per family for short-time counseling and referral services.</p> <p>BayView can be contacted confidentially at 251-450-2211 or 1-888-335-3044. Location: 1015 Montlimar Drive Ste. A-210, Mobile, AL 36609.</p>	<p>Immediately upon employment</p> <p>Full-time employees only</p>														
<p><b>Annual Leave (Vacation) Accruals</b></p>	<table border="0"> <tr> <td><b>40-hour Employees</b></td> <td><b>56-hour Employees</b></td> </tr> <tr> <td>Under 5 yrs = 10 days</td> <td>Under 5 yrs = 14 days</td> </tr> <tr> <td>5-10 yrs = 12.5 days</td> <td>5-10 yrs = 17.5 days</td> </tr> <tr> <td>10-15 yrs = 15 days</td> <td>10-15 yrs = 21 days</td> </tr> <tr> <td>15-20 yrs = 17.5 days</td> <td>15-20 yrs = 24.5 days</td> </tr> <tr> <td>20-25 yrs = 20 days</td> <td>20-25 yrs = 28 days</td> </tr> <tr> <td>Over 25 yrs = 25 days</td> <td>Over 25 yrs = 35 days</td> </tr> </table> <p>Unused accrued annual leave up to the maximum accumulation will be paid upon retirement, death, resignation or termination of employment.</p>	<b>40-hour Employees</b>	<b>56-hour Employees</b>	Under 5 yrs = 10 days	Under 5 yrs = 14 days	5-10 yrs = 12.5 days	5-10 yrs = 17.5 days	10-15 yrs = 15 days	10-15 yrs = 21 days	15-20 yrs = 17.5 days	15-20 yrs = 24.5 days	20-25 yrs = 20 days	20-25 yrs = 28 days	Over 25 yrs = 25 days	Over 25 yrs = 35 days	<p>Immediately upon employment for full-time merit system employees only</p> <p>If hire date is 4/1/1996 or later the maximum allowed accumulation is 280 hours as of the ending date of the last pay period of each calendar year. For hire date before 4/1/1996, the maximum allowed accumulation is 480 hours.</p>
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<p><b>Sick Leave Accruals</b></p>	<p>Sick pay is accrued at 10 days per year, or 3.08 hours per pay period for 40-hour employees, and 4.31 hours per pay period for 56-hour employees, with an unlimited accumulation.</p> <p>Unused sick leave will only be paid upon retirement or death (75% of accumulated leave).</p> <p>Sick leave covers illness of employee and immediate family and is used as bereavement leave upon the death of an immediate family member (spouse, child, parent, grandparent, sibling and the same for spouse's immediate family).</p>	<p>Immediately upon employment for full-time merit system employees</p> <p>Sick leave earned and accumulated by all employees hired on or after 4/1/1996 shall be recorded and credited at the rate of pay as of December 31st of the year in which the leave was earned and accumulated</p> <p>View leave accruals in Employee Access (EA) <a href="https://cityofmobileal.tylerportico.com/tesp/employee-selfservice/home">https://cityofmobileal.tylerportico.com/tesp/employee-selfservice/home</a></p>														
<p><b>Firefighter Cancer Policy</b></p>	<p>Cancer Insurance for career Firefighters employed by the City of Mobile as mandated by the State of Alabama. The City of Mobile policy is the Enhanced Plan which covers most types of cancer.</p>	<p>Immediately upon employment as a certified Firefighter with the Mobile Fire Rescue Department.</p>														

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<b>Retirement Systems of Alabama (RSA): Employees' Retirement System (ERS)</b>	<p>For employees not eligible for the Police &amp; Fire Pension, participation in the ERS is mandatory.</p> <p>Tier 1 – Mandatory 5% employee contribution. The member may apply for retirement to be effective the first of the month following attainment of age 60 with 10 years of service or at any age with 25 years of service.</p> <p>Tier 2 - Members as of 1/1/2013 are offered Tier 1 benefits. Employees enrolled after 1/1/2013 or later have a mandatory 7.5 % employee contribution. The member may apply for retirement to be effective the first of the month following attainment of age 60 with 10 years of service or at any age with 25 years of service.</p>	<p>Immediately upon employment for non-temporary full-time employees or regular part-time employees working 20 hours per week with no termination date</p> <p>RSA information:  <b>1-877-517-0020</b> or <a href="http://www.rsa-al.gov">www.rsa-al.gov</a></p>										
<b>Police &amp; Fire Pension</b>	<p>Participation is mandatory by sworn police officers and certified firefighters of the Police &amp; Fire-Rescue departments. The plan is funded by member and employer contributions. An 8% employee contribution is mandatory.</p>	<p>Immediately upon employment</p> <p>Police &amp; Fire Pension Office: 208-7360</p>										
<b>Deferred Compensation: Nationwide Deferred Comp RSA-1</b>	<p>Deferred Compensation is a 457(b) plan that allows you to defer funds on a pre-tax basis. Income taxes are avoided until the deferred amount is actually received, usually after age 59 1/2.</p> <p>Nationwide Retirement Solutions allows you to select from a range of investment options or a fixed account. Contact Jeremy White at <b>334-689-0947</b> <a href="mailto:jeremy.white@nationwide.com">jeremy.white@nationwide.com</a></p> <p>RSA-1 investments are managed by the Retirement Systems of Alabama. <a href="http://www.rsa-al.gov/RSA-1/rsa-1.html">http://www.rsa-al.gov/RSA-1/rsa-1.html</a></p> <p>100% employee paid.</p>	<p>Immediately upon employment for all employees</p> <p>Participation in these programs is voluntary</p>										
<b>Jury Duty Leave</b>	<p>Employees will be granted leave with pay while performing jury duty (provide summons &amp; verification to your supervisor).</p>	<p>Immediately upon employment</p>										
<b>Military Leave</b>	<p>Employees who are members of the armed forces of the United States (Military Reserves or National Guard) may be granted leave with pay.</p> <p>Employees will be granted up to 21 days per year (168 hours for 40-hour employees, and 235 hours for 56-hour employees).</p> <p><b>To continue health plan coverage while on leave contact Human Resources to make payment arrangements.</b></p>	<p>Immediately upon employment</p>										
<b>Holidays</b>	<p>The City offers 13 holidays per year with pay:</p> <table border="0"> <tr> <td>Veterans Day</td> <td>Mardi Gras (2 days)</td> </tr> <tr> <td>Thanksgiving (2 days)</td> <td>Memorial Day</td> </tr> <tr> <td>Christmas (2 days)</td> <td>Juneteenth Day</td> </tr> <tr> <td>New Year's Day</td> <td>Independence Day</td> </tr> <tr> <td>Dr. Martin Luther King</td> <td>Labor Day</td> </tr> </table>	Veterans Day	Mardi Gras (2 days)	Thanksgiving (2 days)	Memorial Day	Christmas (2 days)	Juneteenth Day	New Year's Day	Independence Day	Dr. Martin Luther King	Labor Day	<p>Immediately upon employment</p>
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Dr. Martin Luther King	Labor Day											
<b>Gulf Coast Federal Credit Union</b>	<p>Offers employees basic financial services, which include payroll deductions for checking, savings and loans. Other services are also offered.</p>	<p>Immediately upon employment</p> <p>Two Mobile locations:  1001 Springhill Avenue, 438-7464  4313 Downtowner Loop South, 342-7521</p>										
<b>Direct Deposit</b>	<p>Direct deposit is required for all payroll checks. Your pay check is deposited directly into your bank or credit union account.</p> <p>Please contact Payroll or your department Payroll clerk for a direct deposit form.</p> <p>City Intranet: @ <a href="https://cityofmobile.sharepoint.com/sites/COMPportal">https://cityofmobile.sharepoint.com/sites/COMPportal</a>  Go to <b>employee resources &gt; employee access (EA) portal &gt; log in type in your username and password &gt; click log in and view check stubs</b></p>	<p>Immediately upon employment</p>										
<b>Training</b>	<p>Training courses on various topics are offered by the Mobile Civil Service. For class and enrollment information go to <a href="http://www.personnelboard.org">www.personnelboard.org</a>.</p> <p>Some online training is available by MIT through the SharePoint portal.</p>	<p>Immediately upon employment</p>										

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<b>Employee Access (EA)</b>	Portal allows the employee to view information such as paychecks, W-2's, leave accruals, benefit enrollment, and allows you to update certain personal changes.  The Employee Access Portal can be found through the COM Portal under the Employee Resources link.	Immediately upon employment  Please contact your department's payroll clerk for log in issues or forgot password
<b>Employee Development Program (EDP)</b>	The program is designed to reward those employees who are willing to devote additional effort to self-development. This can take the form of education, training, and performance.  This program compliments the existing Merit System and enables employees to "earn" raises over and above those authorized by the City.	Full time merit system employees of the City of Mobile <u>except</u> Sworn Police and Certified Firefighters  Employees who earn 100 points under this program will be granted one Employee Incentive Pay Raise (5%)  Maximum of 3 EDP Raises
<b>Education Incentive Pay for Public Safety</b>	The Education Incentive pay is available upon satisfactory completion of a degree, request and approval. - Associate degree (or equivalency) 5% - Bachelor's degree 5% - Master's degree 5%  Employee may not receive more than a 10% increase for a bachelor's or more than a total of a 15% increase for a master's degree.	All Paramedics and Certified Firefighters, and all sworn Law Enforcement Officers of the City of Mobile Send documents fax or mail to: Mobile Civil Service Gloria Reed, Assistant Director; PO Box 66794 Mobile, AL 36660  Fax number 251-470-1708
<b>Municipal Education Program</b>	Reimbursement for approved courses of study will be at 50% of the appropriate costs to a maximum of \$14,000 per employee with NO annual limitations. An employee must complete undergraduate coursework with a grade of "C" or better, graduate coursework with a grade of "B" or better, or obtain a certificate of completion for non-grade courses.	After one year of employment for full-time employees and with advance approval of the Education Committee  Education Committee Coordinator: Kienast Bush, Fiscal Officer Kienast.bush@cityofmobile.org 251-208-1212
<b>Voluntary Insurances (100% employee paid)</b>	*AFLAC: Sharon Hackett, 251-479-9764 or 251-455-3653, <a href="mailto:sharon_hackett@us.aflac.com">sharon_hackett@us.aflac.com</a>  *Global Life/Liberty National: Jane Harwell, 251-513-4020, <a href="mailto:janeharwell.libertynational@gmail.com">janeharwell.libertynational@gmail.com</a> or Donna Chancey, 251-769-6335, <a href="mailto:dchancey.libertynational@gmail.com">dchancey.libertynational@gmail.com</a>  *Colonial Life: Lewis Brock, 251-680-1848, <a href="mailto:lewis.brock@coloniallifesales.com">lewis.brock@coloniallifesales.com</a>  *The Standard Insurances: - <b>Additional Life Insurance</b> - <b>Voluntary Vision (VSP):</b> monthly rate of \$8.04/single or \$18.84/family - <b>Accident Insurance:</b> monthly rate of \$8.27/single, \$11.93/Employee+spouse, \$14.59/Employee+children, \$22.29/Employee+spouse+children - <b>Long-Term Disability</b>	AFLAC, Liberty National, and Colonial immediately upon employment. Enroll anytime  The Standard – Enrollment deadline is 31 days from hire date.  Additional life insurance, accident & disability policies can be purchased through payroll deduction upon hire or at annual open enrollment.  Purchase is voluntary  100% employee paid and rates are determined by coverage selected  Contact City of Mobile Human Resources Department for enrollment information: <a href="mailto:hr@cityofmobile.org">hr@cityofmobile.org</a>
<b>Learning Partnerships with Columbia Southern University (CSU) and Faulkner University</b>	CSU will give employees (including their spouse & children) who choose to study with Columbia Southern University a discount on tuition rates as well as a waiver of the application fee and textbooks at no cost through their textbook grant program.  Faulkner University offers a tuition discount on most programs.	Enrollment and choice of educational institution are voluntary  Columbia Southern University 1-800-977-8449 or 251-981-3771  Faulkner University Mobile Campus 251-380-9090
<b>Fitness Center Reimbursement Policy</b>	Employees are encouraged to work toward maintaining good health. A reimbursement of monthly fitness center fees (up to \$25 per month) is paid when presenting proof of payment and attendance at an approved fitness facility and when working out at least 30 times per quarter (limit of once per day), based on the single rate even if you have family membership.	Immediately upon employment  Reimbursements are a taxable benefit and paid on a quarterly basis  Full-time employees only
<b>Teladoc</b>	<b>Teladoc</b> is a program designed to provide members access to licensed physicians through telephone or video consultations. Physician can diagnose, treat and prescribe medications. Access is available 24 hours per day, 365 days per year. The service is Free. Call <b>1-855-477-4549</b> or download the app.	Full-time employees enrolled in the City's Health Plan/Blue Cross Blue Shield of AL

This summary is not intended to be a complete description of any of the benefits listed above. Official plan documents govern eligibility and the benefits to which participants and beneficiaries are entitled.

For additional benefits information, please contact the City of Mobile Human Resources Department at 208-7059. Revised January 2025