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JILL MADAJCZYK, SPHR
DIRECTOR

To: City of Birmingham Full-time Furlough Employees

From: Human Resources Benefits Division

Date: September 3, 2020

Re: Benefits Coverage for October 1, 2020 – December 31, 2020

A Furlough Benefit Continuation Form was emailed to your Payroll Coordinator to distribute to employees on Thursday, September 3, 2020. The benefits effective date is October 1, 2020 thru December 31, 2020.

You must complete the form and submit the form via email to Janee Vail or Angela Pezant. You will have until September 12, 2020 to make your election.

Additional information regarding voluntary products will be distributed later, if applicable.

You will be deducted your current benefit elections on your last pay check, September 25, 2020. In addition, you have the option to elect coverage deduction for October 1, 2020 – December 31, 2020 on the Furlough Benefit Continuation Form.

If you currently have Employee +1 or Family Coverage and elect Single Coverage only, your family will be eligible to receive a Cobra package with additional information.

The Benefits Division will electronically transmit your dependent(s) information to the Vendor to begin the initial setup for COBRA.

For questions related to the Furlough Benefits Continuation Form or benefits, call 205-254-2798 or your Benefits Advisor.

Respectfully,
Benefits Division

Please see the attachment for Rates

**Medical and Pharmacy Coverage Costs between October 1, 2020 - December 31, 2020
for Full-time Furloughed Employees**

The City will pay 100% of the cost for medical and pharmacy insurance for individual coverage from October 1, 2020 until December 31, 2020. (This DOES NOT include dental and vision.) If an employee carries a family member or members on their City medical and pharmacy insurance, the employee will be responsible for a portion of cost of the medical and pharmacy coverage for that family member or family members from October 1, 2020 until December 31, 2020. The monthly cost of the coverage for the family member or family members will be as follows:

Coverage Type	Total Cost	City of Birmingham Cost	Employee Cost Monthly
Value-Employee Only	\$209.30	\$209.30	\$0
Value-Employee +1	\$948.05	\$913.38	\$34.67
Value-Employee-Family	\$1,387.94	\$1,286.11	\$101.83
Premier-Employee Only	\$428.83	\$428.83	\$0
Premier-Employee +1	\$1,313.37	\$1,085.87	\$227.50
Premier-Family	\$1,837.09	\$1,475.26	\$361.83

Employees are responsible for spousal and nicotine surcharges.

COBRA Health Coverage

After December 31, 2020, full-time furloughed employees will be allowed to continue medical and pharmacy coverage for up to 18 months, starting January 1, 2021. COBRA rates for coverage are as follows:

Coverage Type	Employee Cost
Value-Employee Only	\$213.49
Value-Employee +1	\$967.01
Value-Employee-Family	\$1,415.70
Premier-Employee Only	\$437.40
Premier-Employee +1	\$1,338.62
Premier-Family	\$1,873.83

Dental, Vision and other voluntary benefits:

A full-time furloughed employee's dental and vision benefits are covered up to September 30, 2020. After that time, the employee has the option to maintain their dental, vision and other voluntary benefits at their current premium level from October 1, 2020 until December 31, 2020.

Dental

Coverage	Value Plan Cost	Premier Plan Cost
Employee	\$0	\$6.80
Employee +1	\$3.70	\$26.65
Family	\$5.36	\$41.29

Vision

Coverage	Cost
Employee	\$4.58
Employee +1	\$9.21
Family	\$14.82

After December 31, 2020, full-time furloughed employees may seek dental and vision coverage through COBRA. The rates are listed below.

Dental

Coverage	Value Plan Cost	Premier Plan Cost
Employee	\$12.04	\$20.37
Employee +1	\$23.15	\$46.32
Family	\$36.12	\$73.16

Vision

Coverage	Cost
Employee	\$4.67
Employee +1	\$9.39
Family	\$15.12