



The Russell County Commission

1000 Broad Street • P.O. Box 969
Phenix City, Alabama 36868-0969

Paulette Colbert
County Administrator

COMMISSIONERS: TO: Elected Officials and Department Heads
FROM: Paulette Colbert, County Administrator
SUBJECT: Retiree Insurance Policy
DATE: November 8, 2023

Gentry Lee
District 1

Scott Chambers
District 2

Rod Costello
District 3

Ronnie Reed
District 4

Cattie J. Epps
District 5

Chance Corbett
District 6

Larry Screws
District 7

At today's Russell County Commission meeting, the Commission approved the following retiree insurance policy. Please note this does not change the existing policy for employees hired prior to January 1, 2024.

At the time an employee with Russell County meets the conditions for retirement as set forth in the Employee Retirement Systems of Alabama Regulations and Russell County Procedures, he/she may elect to retire and receive benefits. The County shall provide individual medical coverage for all employees who retire with the county as follows:

HIRED PRIOR TO JANUARY 1, 2024

1. 10 years with the County, 10 years in County Health insurance program, Age 60 or more: County pays 100% of premium.
2. 25 years of participation in The Retirement Systems of Alabama, at least 10 years in County Health Insurance program, any age: County pays 100% of premium.

HIRED JANUARY 1, 2024 AND FORWARD

1. 10 years of service – Age 60 or more: 10 years in County Health insurance program: County pays 25% of premium, Retiree pays 75% of premium.
2. 15 years of service – Age 60 or more: 10 years in County Health insurance program: County pays 50% of premium, Retiree pays 50% of premium.
3. 20 years of service – Age 60 or more: 10 Years in County Health insurance program: County pays 65% of premium, Retiree pays 35% of premium.
4. 25 years of service – Any age: 10 years in County Health insurance program: County pays 75% of premium, Retiree pays 25% of premium.
5. 30 years of service – Any age: 10 years in County Health insurance program: County pays 100% of premium.

At age 65, (must have Part B Medicare), the retiree's health insurance coverage with the County will become a supplemental policy.

To receive the retiree insurance benefit, the employee's last ten years prior to retirement must have been with Russell County Commission.

If an employee terminates employment with Russell County Commission prior to retiring and is separated for more than one year, he/she will not receive the insurance benefit that comes with retiring from Russell County. (Example: if an employee leaves, they have up to one year to be hired back to retain their status for retiree insurance purposes).