



City of Gainesville

2021 Summary of Employee Benefits

City-Paid Benefits

- **FREE** City Clinic & Wellness Center (including Physician, variety of generic prescriptions, and Health Coaching)
- Earned Paid Time Off (PTO)
- Scheduled HSA Funding (up to \$2,000)
- Wellness Incentive Crediting for participating Employees and Spouses (up to \$1,250)
- Rewards and Recognition Programs
- Retirement: depending on position. Plan A: City matches 13.2%. Plan B: City provides 8%.
- STD - 60% of pay after 1 year of service
- Continuing Education/Tuition Reimbursement for Undergraduate/Graduate Courses (up to \$1,500 annually)
- Funeral Leave
- Paid Jury Duty

City-Sponsored Benefits

- Annual Health Fair
- Employee Assistance Fund for Hardship Needs
- Medical Flexible Spending Account Access
- Dependent Care Flexible Spending Account Access
- Health Savings Account Set Up

City Clinic & Wellness Center – No Cost Health Care

The City of Gainesville provides access to basic health care services, wellness programs and a wide array of generic medications at no cost through the City funded employee clinic & wellness center. This facility is managed by CareATC (an on-site clinic management company). Employees and dependents (subject to age restrictions) covered by the City's health insurance are eligible to utilize clinic services. Eligible to use services upon benefits effective date.

Medical – Healthgram High Deductible Health Plan (HDHP)

- City Health Insurance at **no cost for employee only** coverage
- Preventive Care services, when obtained In-Network paid at 100%
- Office/Specialist Visit Co-Pay – 10% after deductible
- Diagnostic Lab/x-ray 10% after deductible
- Network Deductible – Single/Family \$3,000/\$9,000
- Non-Network Deductible – Single/Family \$6,000/\$18,000
- Out-of-Pocket Maximum (includes deductibles, medical & Rx co-pays) In-Network – Single/Family \$6,000/\$13,300
- Prescription drug co-pay (after deductible) \$10 Generic /\$20 Preferred (Brand) / \$60 Non-preferred (Pharmacy Benefit provided by ProCare Rx)
- Internet access for members at www.healthgram.com. Members can find participating providers, check claim status, and order an ID card.
- City contributes directly to Health Savings Account (HSA) linked to HDHP

The HDHP includes the following benefits paid into the HSA by the City:

- Automatic City Funding (based on hire date) of \$2,000 annually
- Wellness Incentive Program Credits (based on Employee + Spouse participation) of \$1,250 annually

2021 Medical Bi-Weekly Payroll Rates

HDHP	Bi-Weekly Rates
Employee Only	\$0.00
Employee and Spouse	\$131.89
Employee + 1 Child	\$83.55
Employee & Children	\$91.90
Family	\$212.55

Dental Plan – Cigna

- **Low Plan** - \$50 annual deductible or \$100 per family
- **High Plan** - \$50 annual deductible or \$100 per family
- **Low Plan** - \$1,000 annual maximum per person
- **High Plan** - \$1,500 annual maximum per person

2021 Dental Bi-weekly Payroll Rates

Coverage Level	LOW Plan Bi-Weekly Rates	HIGH Plan Bi-Weekly Rates
Employee Only	\$13.35	\$26.11
Employee + 1	\$28.93	\$47.28
Family	\$39.80	\$65.65

Vision Plan – Cigna

- \$10 Co-Pay for routine eye exam, when you visit a location inside the network (every 12 months)
- \$130 allowance then 20% off remaining balance towards eyeglass frames, plus a \$10 Co-Pay for the lenses (every 12 months)

2021 Vision Bi-weekly Payroll Rates

Coverage Level	Bi-Weekly Rates
Employee Only	\$2.62
Employee and Spouse	\$4.60
Employee and Children	\$4.98
Family	\$7.63

Group Life Insurance – OneAmerica

Life Insurance and AD&D provided to employees at *no cost* by the City – One times salary to \$75,000 Maximum

- You may elect to purchase additional (supplemental) life insurance in \$10,000 increments up to a maximum of \$500,000 (or 5 times your salary). (Subject to Evidence of Insurability, if required, and approval from OneAmerica).

2021 Supplemental Employee Life Insurance Bi-weekly Payroll Rates

Age	Per \$1,000	Age	Per \$1,000
Less than 25	\$0.0282	50 - 54	\$0.1712
25 – 29	\$0.0282	55 - 59	\$0.2912
30 – 34	\$0.0318	60 - 64	\$0.4482
35 – 39	\$0.0420	65 – 69	\$0.8538
40 – 44	\$0.0692	70 – 74	\$1.6662
45 – 49	\$0.1020	75 - 99	\$1.6662

- Dependent Life Insurance available on spouse and dependent children

2021 Supplemental Dependent Life Insurance Bi-weekly Payroll Rates

Coverage Level	Bi-weekly Rates
\$10,000 Spouse and \$10,000 Children	\$0.72
\$20,000 Spouse and \$10,000 Children	\$1.06
\$30,000 Spouse and \$10,000 Children	\$1.41

Long-Term Disability – OneAmerica

- 60% income replacement following 90 days of continuous disability.
- Employee funded with premiums based on age and salary at the time of coverage.

2021 LTD Bi-Weekly Payroll Rates Per 60% of Monthly Earnings of Salary

Age	Rate	Age	Rate
<25	\$0.00088	50 – 54	\$0.00485
25 – 29	\$0.00088	55 – 59	\$0.00568
30 – 34	\$0.00111	60 – 64	\$0.00623
35 – 39	\$0.00143	65 – 69	\$0.00623
40 – 44	\$0.00254	70 – 74	\$0.00623
45 – 49	\$0.00351	75 - 99	\$0.00623

Pension Plans

Depending on the position assigned, you will participate in either Plan A or Plan B.

- **Plan A** - Position based Defined Benefit Plan. Employee contributes 13.2% of wages to this plan in lieu of Social Security participation. *City provides 13.2% funding of the plan in addition to employee contributions.*
- **Plan B** - Defined Benefit Plan through GMA. Benefit based on years of service and average earnings; Plan coordinates with SS; *100% City-funded.*

Deferred Compensation Plan (457b) – Nationwide Retirement Solutions

- 457 Deferred Compensation Plan offered with a variety of fixed, equity, foreign, and balanced fund investment options.
- Plan Representative is licensed, non-commissioned professional who offers on-site educational counseling.
- Quarterly statements provided – 24/7 access to your personal account at www.nrsforu.com

Employee Assistance Program

- No-Cost, confidential counseling for employees and immediate family members offered through Northeast Georgia Medical Center and OneAmerica.
- For assistance call Northeast Georgia Medical Center at 770-219-3161 or OneAmerica at 1-800-533-5318.

Paid Time Off (PTO)

General Employees (hired after 1/1/2012)			Fire Department Shift Personnel (hired after 1/1/2012)		
Service Years	Annual Accrual Hours	Annual Maximum	Service Years	Annual Accrual Hours	Annual Maximum
Less than 1	96	80	Less than 1	120	96
1 – 4	120	140	1 - 4	144	168
5 – 9	160	200	5 - 9	192	240
10 - 19	200	240	10 – 19	240	288
20+	240	300	20+	288	360

- **Paid Funeral Leave:** up to 3 workdays per calendar year, with a maximum of 24 work hours annually
- **Paid Holidays:** 9 paid holidays annually

Workplace Products – Guardian

- Two coverages are available: Accident and Critical Illness policies
- Use funds to cover unexpected costs arising from select medical issues
- Available for Employees as well as Spouse and Dependent Children

2021 Accident Policy Bi-Weekly Payroll Rates

Coverage Level	Bi-Weekly Rates
Employee Only	\$5.34
Employee + Spouse	\$7.24
Employee + Child	\$7.90
Family	\$9.79

- Critical Illness rates vary by coverage level, age, and tobacco use.

Short-term Disability – OneAmerica

- *City paid benefit after one-year of service*
- The Plan pays 60% of base pay for up to 90 days of disability – 40% off-set offered through (PTO)

This information is current as of 1/1/21 and is subject to revision.

This document does not replace or change city policies and is intended only as a general guide.