City of Gainesville
Summary of Employee Benefits
Employees Hired 2011 or Earlier

Health Care Plan – LifeWell POS – Open Access

- City Health Insurance at minimal cost for employee coverage.
- Office Visit Co-Pay $35; Urgent Care Office Visit Co-Pay $50
- Diagnostic Lab/x-ray paid at 100%; Preventive Care services, when obtained In-Network paid at 100%
- Network Deductible – Single/Family $2,000/$6,000; Non-Network Deductible – Single/Family $4,500/$13,500
- Out-of-Pocket Maximum (includes deductibles, medical and RX co-pays) – In-Network – Single/Family $4,500/$13,500
- Lifetime Maximum - Unlimited
- Prescription drug co-pay $20 Generic / $40 Preferred (Brand) / $60 Non-preferred (Pharmacy Benefit Management provided by ProCare Rx)
- Internet access for members at www.lwhp.com. Members can find participating providers, check claim status, and order an ID card.

2016 Bi-weekly Payroll Deduction Rates

Plan	Medical Plan
Employee Only	$42.00
Employee and Spouse	$150.88
Employee + 1 Child	$113.36
Employee & Children	$124.70
Full Family	$243.19

Vision Plan – Assurant Employee Benefits

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

2016 Bi-weekly Payroll Deduction Rates

Plan	Vision Plan
Employee Only	$2.26
Employee and Spouse	$3.97
Employee and Children	$4.30
Full Family	$6.58

Employee Clinic and 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 and health care center. This facility is managed by HealthWell Solutions (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.

Group Life Insurance – Lincoln Financial Group

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. (Subject to Evidence of Insurability, if required, and approval from Lincoln Financial Group).

2016 Bi-weekly Payroll Deduction 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

2016 Bi-weekly Payroll Deduction Rates

Coverage	Bi-weekly Cost per Family
$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

Dental Plan – Assurant Employee Benefits

- **Low Plan** - $50 annual deductible or $150 per family; **High Plan** - $50 annual deductible or $150 per family
- **Low Plan** - $1,000 annual maximum per person; **High Plan** - $1,500 annual maximum per person

2016 Bi-weekly Payroll Deduction Rates

Plan	Low Dental Plan	High Dental Plan
Employee Only	$11.52	$22.53
Employee Plus One	$24.96	$40.79
Employee and Full Family	$34.33	$56.64

Long-Term Disability – Lincoln Financial Group

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

2016 Bi-Weekly Payroll Deduction Costs Per $100 of Salary

Age	Rate	Age	Rate
<25	$0.00074	50 – 54	$0.00406
25 – 29	$0.00074	55 – 59	$0.00475
30 – 34	$0.00092	60 – 64	$0.00522
35 – 39	$0.00120	65 – 69	$0.00522
40 – 44	$0.00212	70 – 74	$0.00522
45 – 49	$0.00295	75 - 99	$0.00522

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 – Nationwide Retirement Solutions – www.nrsforu.com

- 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

Employee Assistance Program

- No-Cost, confidential counseling for employees and immediate family members offered through Northeast Georgia Medical Center. Call (770) 219-3161 for assistance.

Credit Union – Lanier Federal Credit Union

- Low cost loans, high yielding deposit accounts, checking accounts, direct deposit, 24-hour ATM access, Club Accounts (Christmas and Vacation)
- Two Convenient Locations – 3640 Mundy Mill Road, and 117 Jesse Jewell Parkway (City Hall basement)

Paid Time Off (PTO)

General Employees		
Service Years	Annual Accrual Hours	Annual Maximum
Less than 1	80	80
1 – 4	160	180
5 - 9	200	240
10 - 19	240	300

Fire Department Shift Personnel		
Service Years	Annual Accrual Hours	Annual Maximum
Less than 1	120	120
1 - 4	192	360
5 - 9	240	360
10 – 19	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

Short-term Disability – Lincoln Financial Group

- City paid benefit after one-year of service
- Telephonic application and approval process
- Plan pays 70% of base pay for up to 90 days of disability annually - 30% off-set offered through Paid Time Off (PTO)

Other City-Funded Benefits

- Paid Jury Duty
- Rewards and Recognition Programs
- Continuing Education/Tuition Reimbursement for Undergraduate/Graduate Courses

Other City-Sponsored Benefits

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

This information is current as of 1/1/16 and is subject to revision. This document does not replace or change city policies and is intended only as a general guide.