



# CITY OF GAINESVILLE

## Summary of Employee Benefits – Beginning January 1, 2012

### Employees Hired 2011 or Earlier

#### Health Care Plan – BlueCross BlueShield (Blue Open Access POS)

- City Health Insurance at minimal cost for employee coverage. City subsidizes 78% of cost.
- Office Visit Co-Pay \$50; Urgent Care Office Visit Co-Pay \$50
- Most diagnostic testing paid at 100%; Preventive Care services, when obtained In Network paid at 100%
- Network Deductible – Base Plan Single/Family \$2,000/\$6,000; Non-Network Deductible – Single/Family \$6,000/\$18,000
- Coinsurance Out-of-Pocket Maximum (excluding deductible) – In-Network – Single/Family \$2,000/\$6,000
- Lifetime Maximum - Unlimited
- Prescription drug co-pay \$20 Generic / \$40 Formulary (Brand) / \$60 Non-Formulary (not preferred)
- Internet access for members at [www.bcbsga.com](http://www.bcbsga.com). Members can view and manage benefits, find a physician, review and print Explanation of Benefits (EOB) and request ID cards by signing up through Member Access.

#### Vision Plan – BlueCross BlueShield (Blue View Vision)

- \$15 Co-Pay for routine eye exam, when you visit a location inside the network
- \$100 allowance then 20% off remaining balance towards eyeglass frames , plus a \$15 Co-Pay for the lenses

Plan	Standard Medical Plan	Vision
Employee Only	\$40.00	\$1.75
Employee and Spouse	\$116.63	\$3.06
Employee and Children	\$101.30	\$3.32
Full Family	\$185.58	\$5.07

#### 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 CareHere! (an on-site clinic management company), and is staffed by a physician, a nurse and a nurse practitioner. Employees and dependents (subject to age restrictions) covered by the City's health insurance are eligible to utilize clinic services.

#### WellNow! Health Risk Assessment and Health Premium Reduction

The City offers no cost Health Risk Assessments and access to health management programs through the CareHere! Clinic. This Voluntary program provides an opportunity for employees to earn credits to reduce the cost of employee-paid health care premiums.

#### Group Life Insurance – ING Employee Benefits

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 ING Employee Benefits.)

FY 2012 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+	\$1.6662

- Dependent Life Insurance available on spouse and dependent children - **\$2,000, \$5,000 or \$10,000**

FY 2012 Bi-weekly Payroll Deduction Rates

Coverage	Bi-weekly Cost per Family
\$2,000 Spouse and Children	\$0.39
\$5,000 Spouse and Children	\$0.78
\$10,000 Spouse and Children	\$1.57

#### Dental Plan – Delta Dental

- Basic Plan - \$50 annual deductible or \$150 per family; Premier Plan - \$50 annual deductible or \$150 per family
- Basic Plan - \$1,000 annual maximum per person; Premier Plan - \$1,500 annual maximum per person

FY 2012 Bi-weekly Payroll Deduction Rates

Plan	Basic Dental Plan	Premier Dental Plan
Employee Only	\$10.08	\$19.70
Employee Plus One	\$21.83	\$35.67
Employee and Full Family	\$30.11	\$49.54

**Long-Term Disability – ING Employee Benefits**

- 60% income replacement following 6 months of continuous disability.
- Employee funded with premiums based on age and salary at the time of coverage.

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

Age	Rate	Age	Rate
<25	0.066	50 – 54	0.406
25 – 29	0.072	55 – 59	0.476
30 – 34	0.090	60 – 64	0.520
35 – 39	0.119	65 – 69	0.520
40 – 44	0.213	70 – 74	0.520
45 – 49	0.296	75+	0.520

**Pension Plans**

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

- **Plan A** - Position based Defined Benefit Plan classified under Section 218 of Internal Revenue Code. 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 Plans 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)**

- 10 days - less than 1 year of service
- 20 days – 1 to 4 years of service
- 25 days - 5 to 9 years of service
- 30 days - 10+ years of service

**Paid Holidays – 9 paid holidays annually****Short-term Disability – ING Employee Benefits**

- City paid benefit after one-year of service
- Telephonic application and approval process
- Plan pays 70% of base pay for up to 26 weeks 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