



City of Gainesville
Summary of Employee Benefits
Employees Hired on or After January 1, 2012

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	\$6.59

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, LLC (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 6 months 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 A2 or Plan B.

- **Plan A2** - 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			Fire Department Shift Personnel		
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

Short-term Disability – Lincoln Financial Group

- City paid benefit after one-year of service
- Telephonic application and approval process
- Plan pays 50% of base pay for up to 90 days of disability annually - 50% 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.