



City of Gainesville

Summary of Employee Benefits

Medical – Healthgram High Deductible Health Plan

- City Health Insurance at no cost for employee only coverage.
- Office/Specialist Visit Co-Pay – 10% after deductible
- Diagnostic Lab/x-ray 10% after deductible; Preventive Care services, when obtained In-Network paid at 100%
- Network Deductible – Single/Family \$3,000/\$9,000; Non-Network Deductible – Single/Family \$6,000/\$18,000
- Out-of-Pocket Maximum (includes deductibles, medical and 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 may contribute directly to Health Savings Account linked to HDHP

2020 Bi-Weekly Deduction Rates

	High Deductible Plan
Employee Only	\$0.00
Employee and Spouse	\$131.89
Employee + 1 Child	\$83.55
Employee & Children	\$91.90
Family	\$212.55

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.

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

2020 Bi-weekly Payroll Deduction Rates

Plan	Low Dental Plan	High Dental Plan
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)

2020 Bi-weekly Payroll Deduction Rates

Plan	Vision Plan
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).

2020 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

2020 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

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.

2020 Bi-Weekly Payroll Deduction Costs 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 – 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.

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, Oakwood and 1430 Thompson Bridge Road, Gainesville

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

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)

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
- Health Savings Account (when electing HDHP)
- Annual Health Fair
- Medical Flexible Spending Account Access

This information is current as of 1/1/20 and is subject to revision. This document does not replace or change city policies and is intended only as a general guide.