

BENEFITS

City of Statesboro



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BASIC BENEFITS

MEDICAL INSURANCE

You have a choice of two medical plans, single and family. The following descriptions and comparisons chart are for summary purposes only. If you want more detail about the coverage and costs please contact Human Resources.

Medical Plan Options

Benefits	Single		Family	
	In Network	Out of Network	In Network	Out of Network
Deductible	\$1000	\$1250	\$3000	\$3750
Out of Pocket Limit	\$3000	\$6000	\$6600	\$9900
Physician Office Visit	\$25, 100% after copayment	\$25, 60% after copayment	\$25, 100% after copayment	\$25, 60% after copayment
Specialist Office Visit	\$35, 100% after copayment	\$35, 60% after copayment	\$35, 100% after copayment	\$35, 60% after copayment
Hospital Services	80% after deductible the semiprivate room rate	60% after deductible the semiprivate room rate	80% after deductible the semiprivate room rate	60% after deductible the semiprivate room rate
Emergency Room	\$100 copayment		\$100 copayment	
Pharmacy				
Generic	\$10 copayment	Not Available	\$10 copayment	Not Available
Brand Name	\$25 copayment	Not Available	\$25 copayment	Not Available

DENTAL

Employees may choose to enroll in a dental plan for single or family coverage.

	In-Network
Annual Deductible	\$50 per person/ \$150 per family
Annual Plan Maximum per Covered Member	\$1,000
Preventive Care	100%
Basic Services	80%
Restorative Care	50%
Orthodontia Care	50%
Lifetime Maximum Orthodontia	\$1,000

*Dental coverage must be selected along with medical coverage.

BASIC BENEFITS

ELIGIBLE DEPENDENTS

In order to be eligible as a dependent, they must be: a legal spouse, natural, adopted or step child(ren) who reside with the employee up to age 26.

To enroll dependents in coverage under the plans, documentation verifying your dependents meet the eligibility definition is required. Documentation includes marriage certificates, birth certificate, recently filed tax returns, etc.

If both a husband and wife are benefits-eligible employees of The City of Statesboro, only one may elect to provide coverage for the other spouse and/or dependents.

CHANGES TO YOUR BENEFITS COVERAGE

Other than the annual open enrollment period, the only other time Federal Law allows you to make a change to your coverage is if you experience a qualifying event.

Examples of events include:

- ▶ A change in marital status
- ▶ The birth or adoption of a child
- ▶ The death of a covered dependent
- ▶ A change in the employment status of a covered member, his/her spouse, or his/her covered dependent(s)
- ▶ The loss of eligibility by a covered dependent
- ▶ Losing or gaining healthcare coverage eligibility under Medicare, Medicaid or Peachcare
- ▶ HR approved leave of absence without pay (3 months maximum)
- ▶ You and (or) spouse being called to full-time active military service
- ▶ A change in residence to a location outside of the healthcare plan's service area
- ▶ Healthcare plan election choices made by spouses with different employers in which the employers have a different healthcare plan year or spouses open enrollment is different

LIFE INSURANCE

The City of Statesboro provides 100% coverage of basic life insurance. Supplemental coverage may be purchased at a discounted rate.

Lincoln Financial

Supplemental Life Insurance Options	One times Basic Annual Earnings, rounded to the next higher \$1,000.
Spouse Life	\$5,000
Children Life	\$1,000 Child: 14 days to age 19 (to age 25 if full-time student)
Retiree Coverage	Coverage reduces 35% at age 65, an additional 20% at age 70, an additional 15% at age 75, and an additional 10% at age 80. Benefits terminate at retirement.

BASIC BENEFITS

RETIREMENT BENEFITS

Retirement benefits are paid to you each month for as long as you live. Retirement begins on the first day of a month. The first retirement benefit will be paid to the employee on the first day of that month, and all future retirements will be paid to them on the first day of each month. Employees can choose one of five ways to receive your benefits:

- ▶ Lifetime monthly benefit for retiree (no survivor benefit)
- ▶ Reduced lifetime monthly benefit for retiree (survivor benefit for designated period)
- ▶ Reduced lifetime monthly benefit for retiree
- ▶ Disability Benefit
- ▶ Death Benefit

Retirement Plan

Normal Retirement Age	Regular Employees: 65 with 5 years of credited service Certified Public Safety Officer: 55 with 25 years of credited service
Early Retirement**	All Employees: 55 with 10 years of credited service
Vesting	5 years
Contribution Rate	Employee: 0% Employer: 100%

**If you retire early, your benefit will be reduced to compensate for your longer life in retirement. The earlier you retire, the lower your benefit will be.

The Georgia Firefighters' Pension Fund:

Established as a supplementary pension benefit, to supplement the welfare and well being of City Fire Firefighters and their surviving beneficiaries when they, the firefighters, retire from the fire service.

The Peace Officers' Annuity & Benefit Fund:

Established as a supplementary benefit, to provide revenue and a source of revenue for the purpose of paying annuities and benefits to City peace officers upon retirement from service.

457B PLANS

The City of Statesboro offers 457b plans as voluntary, tax deferred retirement savings plans through our two vendors: Nationwide and Metlife.

OPTIONAL BENEFITS

LONG TERM DISABILITY

The City of Statesboro offers a Long Term Disability program through Lincoln Financial. Due to certain circumstances that may cause an employee to become disabled because of an accident or sickness, they will be eligible to receive benefits that help replace lost income on a long term basis.

Eligibility	All full-time active employees working 30 or more hours per week in an eligible class are eligible for coverage.
Maximum Monthly Benefit	50% of salary up to \$5,000 per month
Maximum Benefit Duration	Social Security Normal Retirement Age
Own Occupation Period	24 Months
Elimination Period	90 Days <i>The number of days you must be disabled prior to collecting disability benefits</i>
Accumulation of Elimination Days	You can satisfy the days of your elimination period with either total or partial disability. If you are working on a partial basis, you will have 2x the elimination period days to satisfy the total of 90 days.



OPTIONAL BENEFITS

FLEXIBLE SPENDING ACCOUNTS

The flexible spending account is a great way to save on taxes for medical care or dependent expenses. It is a pre-tax benefit which makes it exempted from Social Security, Medicare, Federal, and State taxes.

Annual Maximums

Health Care Maximum	\$2500
Dependent Care Maximum	\$5000

How it works

At the beginning of the year you will have the option of determining the amount of funds you would like to contribute for the year (there is a maximum). You have only one opportunity a year to enroll and you must re-enroll in this benefit each year. There are two options of accounts to choose from, the **Health Care Account** and the **Dependent Care Account**. The amount you designate for the year is taken out of your paycheck in equal installments each pay period and placed in a special account. As you incur medical expenses that are not fully covered by your insurance, you can use your Flexible Spending Account to cover the remaining cost with the card you will be provided. The designated funds must be used within the calendar year, however a maximum of \$500 may be rolled over into the next calendar year.

Most over-the-counter medications are no longer eligible for reimbursement under medical Flexible Spending Accounts unless you have a prescription from your doctor and file a paper claim form. Please see plan document in the Human Resources office.



AFLAC OPTIONAL BENEFITS

Aflac is an optional benefit that offers **Vision, Cancer, Accident, Short Term Disability, Life** and also **Supplemental Life Insurance**. The premiums are taken out of your payroll. If you are interested in any of the Aflac policies please contact Human Resources.

TOBACCO FREE PROGRAM

The City of Statesboro tobacco free program is a voluntary program that rewards employees and covered dependents with a health insurance premium discount for being a non-tobacco user. In order to be eligible for this incentive employees and covered dependents complete an annual health risk assessment lab, sign a tobacco free affidavit and certify as a non-tobacco user.

The City of Statesboro assists all employees and covered dependents by providing the following:

- ▶ Free tobacco quitting products
- ▶ Free coaching & consultation with the City of Statesboro Health & Wellness Center Provider
- ▶ Free programs, resources, and phone apps

GUARANTEED BENEFITS

VACATION LEAVE

All regular employees, working full or part-time, and career employees serving temporarily in substitute or acting capacities, are eligible to accrue vacation leave. Temporary, seasonal, and other part-time or substitute employees are not eligible for vacation leave.

SICK LEAVE

Sick leave is paid leave that may be granted to each eligible employee who through illness or injury becomes incapacitated to a degree that makes it impossible for him to perform the duties of his position; who has been quarantined by a physician because he has been exposed to a contagious disease; or for medical, dental, or optical examination or treatment.

Accrual of Vacation and Sick Leave

	Vacation Leave	Sick Leave
0 - 10	2 weeks	12 days
10 - 20	3 weeks	12 days
20 + years	4 weeks	12 days

FMLA

The **Family and Medical Leave Act** (FMLA) provides employees with time off from work to care for their own or a family member’s serious health condition, or to bond with a newborn or adopted child. The FMLA also provides certain military family leave entitlements. Employees may take FMLA leave for specified reasons related to certain military deployments.

An employee is eligible for FMLA leave only if the employee meets all three of the following eligibility requirements:

1. Has been employed by the employer for at least 12 months.
2. Has been employed for at least 1,250 hours of service during the 12-month period immediately preceding the commencement of the leave.
3. Is employed at a work site where 50 or more employees are employed by the employer within 75 miles of that work site.

GUARANTEED BENEFITS

WORKERS' COMPENSATION

Employees injured on the job, including approved travel on City business, are protected against loss of income and medical expenses. The benefits provided under workers' compensation vary depending on the nature of the particular claim. Two types of benefits can be awarded under workers' compensation:

Medical Benefits	These benefits may include medical treatment, surgery, and prescriptions. An employee should have no out-of-pocket medical expenses when he has an accepted workers' compensation claim, as long as he treats with an approved workers' compensation provider.
Temporary Total Disability (TTD)	TTD benefits provide partial income replacement. You are entitled to receive weekly Temporary Total Disability benefits if you miss more than seven days from work.

BENEFIT CONTACTS

Nationwide Retirement Solutions **1(912)727-2031**

MetLife Resources **1(800)492-3553 ext. 28464**

Lincoln Financial Group **1(800)423-2765**

Georgia Municipal Association **1(678)686-6257**

Taylor Benefit Resource **1(888)352-5246**

OTHER BENEFITS

MEDICAL LEAVE ASSISTANCE PROGRAM

The Medical Leave Assistance Program is a voluntary contribution program to provide income assistance for employees who do not have sufficient accrued leave during a medical leave of absence. Under certain circumstances, intermittent absences due to serious illness and treatment may be considered for eligible employees. This voluntary benefit is not subject to the Flexible Spending Account and is subject to normal payroll taxes and deductions.

HEALTH & WELLNESS CENTER

Instead of employees managing their own care, our Health and Wellness Center manages it for them. The City of Statesboro Health and Wellness Center is a first class primary care facility. This facility is staffed with a medical provider and medical assistant dedicated to delivering the highest quality of care, treating illness and promoting wellness amongst our employees and dependents. Employees enjoy the convenience of visiting the center during work hours, without having to utilize their leave time, and paying only \$5 copays for lab work and generic drugs.

The Health and Wellness Center also provides our employees with the **TOP program**. The TOP Program is a partnership between our employees and the Wellness Center staff. The Wellness Center staff works with employees to manage your chronic conditions such as diabetes, high blood pressure and high cholesterol. Employees who enroll in this program may obtain lab work and generic medications at the Wellness Center at no cost to them. Services provided by our facility include but are not limited to the following:



- ▶ Sore throats/ears/headache
- ▶ Strains/sprains/musculoskeletal problems
- ▶ Non-specific abdominal pain
- ▶ Non-specific chest pain
- ▶ Cough
- ▶ Sinus Allergy injections, not including Allergy Testing
- ▶ Hormone injections
- ▶ Rashes
- ▶ Acute urinary complaints
- ▶ Personal hygiene related problems
- ▶ Acute injuries/Acute routine office procedures
- ▶ Minor surgical procedures, such as sutures for laceration treatment
- ▶ Flu shots
- ▶ Disease Management and Personal Risk Assessments
- ▶ Complete Physical
- ▶ Physical - DOT
- ▶ EKG
- ▶ Pulmonary Function Test
- ▶ Vision Test
- ▶ Vital Signs

OTHER BENEFITS

TUITION ASSISTANCE PROGRAM

The City of Statesboro is proud to offer the tuition assistance program (TAP). The purpose of this program is to encourage employees of the City to improve their knowledge, skills, and abilities through training and (or) education and provide the City with a better trained work force. In order to be eligible you must be a full-time employee who has worked for the city for at least a year. Tuition assistance is only eligible for accredited institutions such as colleges, universities, or technical schools.

EMPLOYEE PERKS PROGRAM

The Employee Perks Program offers discounts from a variety of businesses in Statesboro to our employees. Employees will be provided an employee perks card after the completion of their probationary period. Once the employee receives the card they will be able to begin receiving discounts with the perks card.

Some of the vendors include:

- ▶ Splash in the 'Boro
- ▶ Subway
- ▶ Pita Pit
- ▶ 180 Fitness
- ▶ Barberritos
- ▶ GATA's
- ▶ Statesboro Car Wash

FITNESS CENTER

The Statesboro Employee Fitness Center is located in downtown Statesboro for easy access and availability, before and after work. It is fully loaded with top of the line cardio equipment, a wide array of free weights, and multiple pieces of resistive equipment available to work all of the major muscle groups. The entire fitness center is climate controlled, with more than enough space to complete aerobic and bodyweight exercises. The center is open 24 hours a day, 7 days a week with free admission for our employees and their spouses.

Special Features:

- ▶ Wireless Internet
- ▶ White board available for Cross Fit or personal workouts
- ▶ Large Flat Screen Televisions
- ▶ Radios and Speakers for personal music





50 East Main Street, Statesboro, GA 30458

www.statesboroga.gov