



# Employee Benefits Overview For The Prospective Employee

## Introduction

This brochure is designed to provide an overview of benefits as an active employee at Georgia College (GC).

## Benefits Eligibility

**Employee:** All regularly employed faculty and staff working at least 30 or more hours per week are eligible to participate in the benefit plans. Those employed with 20-29 hours per week contribute to retirement and earn accrued leave only.

**Dependents:** Legal spouse; dependent child(ren) under the age of 26; and dependent child(ren) certified as medically disabled prior to their 26th birthday.

## Medical Plans

The University System of Georgia (USG) offers healthcare choices from Blue Cross Blue Shield of Georgia (BCBSGa) and Kaiser Permanente (KP). The pharmacy benefit plan provides a prescription benefit program administered by CVS/Caremark. BCBS plan members are provided access to a health care benefit tool Castlight to shop for medical services, prescriptions and doctors by cost, quality and location to reduce health care cost.

## Health Savings Account

Consumer Choice HSA plan members are eligible to open an Optum Bank Health Savings Account (HSA). This benefit can save you money on eligible health care and dental expenses. Employee contributions to this account are tax-free, saving you money on federal and state income taxes and Social Security taxes. The USG will match employee contributions up to \$375 for individual coverage or \$750 for family coverage.

## Flexible Spending Accounts

Using Flexible Spending Accounts is one of the easiest ways to reduce health care and dependent care costs, as these accounts allow employees to use pre-tax dollars to pay for eligible health care and dependent care expenses. There are three types of FSA available: Health care, Dependent and Limited Purpose.

## Dental Plan

Delta Dental offers two plan options — a Base Plan and High Plan. Both plans cover preventive services, like routine checkups and cleanings, as well as basic and major services. However, there are important differences in annual benefit maximums, major benefit services and orthodontia coverage levels.

## Vision Plan

The USG provides vision coverage through EyeMed. Its provider network includes top national retail chains, such as LensCrafters®, Sears OpticalSM, Target Optical®, JCPenney Optical® and many Pearle Vision® locations. Most employees have access to local, in- network providers.

## Life Insurance

With Minnesota Life insurance coverage, through the USG, employees can protect their family's income in the event of a death due to illness or accident. Basic life insurance with accidental death and dismemberment (AD&D) coverage is provided to employees at no cost. Beyond that, employees have options to choose additional life insurance coverage.

## Disability

The USG provides coverage to help protect family's income against the unexpected; to include short-term disability (STD) and long-term disability (LTD).

## LifeStyle Benefits

Consumers are seeking strategies to save money on everyday products and services without sacrificing quality. Our Lifestyle Benefits program targets some of the most popular of these products and services, offering incredible discounts.

## USG Perks

The USG helps employee's dollar go further with the free USG Perks discount program. Employees can save on almost everything they want to buy. They can also earn points for every dollar spent and get even more stuff for free.

### **USG Critical Illness Plan**

The USG Critical Illness plan, offered by Aflac, can help employees recover from the financial stress of a serious illness. This coverage assists employees with meeting financial obligations, such as out-of-pocket medical bills and deductibles, as well as indirect costs like mortgage payments and other living expenses.

### **USG Accident plan**

The USG Accident plan, offered by Voya Financial, can protect employees from the financial impact of an accident by helping to offset out-of-pocket costs, such as deductibles and copayments. Active, benefits-eligible employees working 30+ hours per week can enroll, as well as spouses and children up to age 26. No medical questions or tests are required.

### **USG Hospital Indemnity plan**

The USG Hospital Indemnity plan, offered by Voya Financial, pays a daily benefit if the employee have a covered stay in a hospital, critical care unit or rehabilitation facility. This benefit can help with medical expenses (such as deductibles and copays), travel costs and everyday expenses like child care, utilities and groceries. Active, benefits-eligible employees working 30+ hours per week can enroll, as well as spouses and children up to age 26. No medical questions or tests are required.

### **USG Legal plan**

The USG Legal plan, underwritten by Nationwide® Insurance, provides support for personal legal issues. The plan offers access to a national network of attorneys, plus concierge-level help in navigating common individual or family legal issues.

### **USG Retirement Plan**

It is the policy of the USG to provide for the retirement of all regular benefits-eligible employees, either through the Teachers Retirement System of Georgia (TRS) or the Optional Retirement Plan (ORP). All exempt benefits-eligible employees are required to participate in either TRS or ORP. Employees must make an irrevocable election to participate in one of these plans within 60 calendar days of employment. If no election is made, employees will automatically default to enrollment in TRS. All other non-exempt benefit employees must participate in the TRS. Any vested member of ERS who becomes an employee of the USG may elect to remain a member of ERS, provided that such election must be made to the Board of Trustees of TRSGA within sixty (60) days of such employment and is irrevocable once the election is made.

Both the TRS and the ORP are designed to help you build retirement savings that you can combine with your personal savings and Social Security benefits to meet your financial needs in retirement.

### **Optional Supplemental Retirement Plan**

GC offers a 403(b) and 457(b) plan as voluntary retirement savings plans to supplement TRS or ORP retirement plans. Employees can enroll in one or both plans at any time during their employment. Employees may elect to contribute on a pre-tax basis or after-tax basis to the 403(b) and/or 457(b) plans. These plans are funded with employee only contributions, there is no employer match.

### **Peach State Reserves**

Peach State Reserves (PSR) is a voluntary retirement benefit plan that offers the opportunity to invest money toward securing the retirement that you envision. PSR offers two deferred compensation plans in compliance with Internal Revenue Code Sections 401(k) and 457(b), enabling participants to save for retirement on a tax-deferred basis.

### **Tuition Assistance Program (TAP)**

The purpose of TAP is to foster the professional growth and development of eligible employees. TAP is available to full time benefits-eligible employees of the USG who have successfully completed at least six (6) months of employment.

### **Georgia Higher Education Saving Plan**

The Path2College 529 Plan was created by the state of Georgia as a tax-advantaged way to help you save for the cost of higher education.

### **Paid Holidays**

A regular/full-time or regular/part-time employee is eligible for twelve (12) paid holidays during the year. Temporary employees are not eligible for paid holidays, regardless of work commitment.

### **Annual Leave**

Vacation time varies based on type of position and years of service. Accrual of leave is based on the time of month your employment begins. If employed on or before the 15th of the month, leave accrual begins the date of employment. If employed after the 15th of the month, leave accrual begins on the 1st of the following month. Employees may accrue a maximum of forty- five days (45) the equivalent of 360 hours of annual leave. Any annual leave time accrued above the forty-five days (45) is forfeited as of December 31 of each year.

**Sick Leave**

Sick time is available for employees or to care for a member of the household. The amount of sick leave accrued will depend on the type of position.

**Shared Sick Leave Program**

It is the policy of GC that employees may, voluntarily donate sick leave into a shared leave pool from which other employees as well as themselves, who have exhausted all of their leave and who are, because of a personal or an immediate family member's serious, extreme, or life-threatening illness, injury, impairment, or condition including a physician authorized maternity leave, in need of additional leave, may draw that additional leave.

**Family and Medical Leave Act (FMLA)**

An eligible employee of the USG is eligible to be granted family leave for conditions authorized by the Family and Medical Leave Act. The Act provides that employees may be granted up to twelve work weeks of job-protected leave during a 12-month period.

**Fair Labor Standards Act (FLSA)**

USG Human Resources adheres to DOL regulations and guidelines in evaluating the exempt or non-exempt designation of all staff and faculty positions.



The Office of Human Resources Compensation and Benefits unit is available to assist you with questions about your health care, insurance and retirement plans.

**Benefits Services**

Phone: 478-445-5596

Email: [benefits@gcsu.edu](mailto:benefits@gcsu.edu)

Fax: 478-445-0491