



2016 BENEFITS OVERVIEW FOR FULL-TIME EMPLOYEES

New employees have **30 days** from their date of hire to enroll in employee benefits plans. If you do not enroll during this time, you will not have an opportunity to enroll until the next Open Enrollment period unless you experience a **qualified life event**.

Major Medical

Typically 75/25, varies per plan

A) Open Access Plus - In Network (*network coverage only*)

B) Open Access Plus (*in and out of network coverage*)

C) Open Access Plus/HSA (*in and out of network coverage with health savings account*)

Dental

50% of Employee Premium
Paid by County

Provides reimbursement for preventive, basic, and major dental procedures. Includes limited benefit for orthodontia for adults and children

Vision

50% of Employee Premium
Paid by County

Reimbursement for eye exams, glasses, lenses, and contacts up to specific maximums.

Employee Basic Term Life

100% Paid by County

2.0 x annual salary up to \$150,000

Basic Dependent Life

100% Paid by County

\$5,000 for Spouse
\$1,000 for Children (Up to age 21 or 25 if FT Student)

Group Accidental D&D

100% Paid by County

2.0 x annual salary up to \$150,000

Voluntary Term Life

100% Paid by Employee

7.0 x annual salary up to \$300,000 for Employee
50% of employee benefit up to \$150,000 for Spouse
50% of employee benefit up to \$10,000 for Children

R - Benefits at a Glance

Revised: 12/14/2015

Note: This benefits overview is for informational purposes only, and is subject to review/modification by Rockdale County Government at any time, with or without notice.

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Short Term Disability

50% of Premium Pd. by County

60% of weekly gross earnings; maximum of \$1,000/ week. Payable after 14 days, up to 26 weeks.

Long Term Disability

50% of Premium Pd. by County

60% of gross monthly earnings; maximum of \$6,000/month. Payable after 180 days to age 65.

Workers' Compensation

For on the Job illness/injury. May receive 66 2/3 % of pay, up to \$500 per week.

Health Screenings

Various screenings are offered throughout the year. The county also pays for employees' flu shots.

Healthy Rewards

Weight Management and Nutrition, Vision and Hearing Care, Tobacco Cessation, Alternative Medicine

Supplemental Health

Provides benefits for hospital confinements, physical exams, emergency room, wellness and doctor's office visits.

Cancer Insurance

Provides funds in addition to any other type of insurance to pay out-of-pocket expenses related to the treatment of cancer, such as travel, family lodging, household help, nursing services, child care, etc. Various plans available.

Accidental Insurance

Can pay for any on or off-the-job Supplemental Insurance accident. May include annual wellness benefit. Various plans available.

Critical Illness & Cancer

Protects you, your family and your assets in the event of a covered critical illness

Legal Services

Legal services provided including in-office attorney services, telephone services, online legal resources

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Paid Time Off (PTO)

For regular FT Employees
(Regular PT Employees working
20 hrs/wk. receive 1/2 of the FT
benefit). Accrual maximums apply.

| | |
|---------------------|----------------------|
| Up to 1 Year | = 104 Hours Per Year |
| Over 1 Year to 5 | = 156 Hours Per Year |
| Over 5 Years to 10 | = 182 Hours Per Year |
| Over 10 Years to 15 | = 208 Hours Per Year |
| Over 15 Years to 20 | = 234 Hours Per Year |
| Over 20 Years | = 260 Hours Per Year |

10 Holidays Annually

County paid, subject to approval
by the Board of Commissioners

New Year's Day
Martin Luther King's Birthday
Memorial Day
Independence Day
Labor Day
Thanksgiving Day
Day after Thanksgiving
Christmas Eve
Christmas Day
Personal Day

Bereavement Leave

Up to 3 working days pay for immediate
family (*refer to policy for details*).

Civil Leave

Any applicable civil leave pay in addition to
regular full pay, e.g. jury duty or voting.

Military Leave

Rockdale County follows USERRA regarding
allowed time from work and reinstatement rights.
www.dol.gov/vets/programs/userra/userra_fs.htm

Employee Training And Development

Provides various self-development
courses to employees.

Employee Assistance Program (EAP)

Offers a variety of services at no cost to the employee.
Up to six (3) visits per occurrence per year for
employees and family members living in their
household.

Compressed Work Schedules

Available in certain departments, at the discretion of
the Department Head.

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Defined Benefit Retirement (Pension)

All regular FT and PT employees who work at least 20 hours per week become participants upon their date of hire:

7% County contribution/pay period plus

- 3% civil employee contributions
- 7% public safety employee contributions

Full vesting after five (5) years in the plan. 1.75% multiplier with a cap of 35 years of credited service.

Deferred Compensation Plan (457)

Available to regular FT and PT employees with immediate vesting.

Invest pre-tax wages in interest bearing plans or mutual funds up to a maximum of \$16,500 per year. If over 50 years old, \$22,000 per year.

Group Retirement Health Benefit

| <u>Min. total points</u> | The county will pay this % of your <u>premium:</u> |
|--------------------------|--|
| 75 | 20% |
| 80 | 40% |
| 85 | 60% |
| 87 | 80% |
| 90 | 100% |

In order to obtain the group retirement health benefit, county employees must have a combined total of at least 75 pts. Points are tallied 1 for each year of service, and 1 for each year of age, for a possible accumulation of 2 pts / year (*the min. age is 50, and the min. years to earn the benefit is 10*).

Employee benefit only - if employee wishes to cover spouse, they would pay for full coverage at own expense.

Health Care Spending Account

“Flex 125” Pre-taxed Employee Benefit Plan

Allows you to contribute up to \$2,500/year pre-tax to pay for medical expenses not covered by medical or dental plans.

Dependent Care Spending Account

“Flex 125” Pre-taxed Employee Benefit Plan

Allows you to contribute up to \$5,000/year pre-tax for dependent care.

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Direct Deposit

United Community Bank; BB&T and Wells Fargo are among many banking institutions that offer a free checking account for direct deposit. *(Note: Direct deposit is available for any checking/savings account at any banking institution that provides that service.)*

Tuition Reimbursement

County reimburses up to two classes, \$333 per term for study in an approved degree program (\$1000 max per year).

Employee Discount Programs

County employees may receive discounts from local businesses and others such as Sam's Club, BJ's, Busch Gardens, Six Flags, etc., at their discretion.