



CITY OF POOLER 2017 Summary of Employee Benefits

The City of Pooler is pleased to offer a comprehensive benefits package for all eligible employees. For the purposes of health, dental, short term disability, and life insurance, full time employees are those that work 30 or more hours per week and eligibility begins on the 1st of the month after 30 days of service or the first of the year following open enrollment. For the purposes of the defined-benefit plan (pension), eligible employees are those that work 30 or more regular hours per week (effective 1/1/2013) for more than 6 months per year. Temporary/seasonal employees are not eligible for any benefits. All other eligibility stipulations are outlined below.

Health Insurance

We offer 3 different types of health insurance coverage, HMO, PPO, and POS through the Georgia Municipal Association (GMA). Blue Cross Blue Shield of GA is the claims processor for GMA.

Plan	Twice Monthly Deduction	Employer Cost Per Deduction	Total Cost Monthly
HMO Employee (EE) Only	\$0	\$232.00	\$464.00
HMO EE + Spouse	\$215.00	\$249.00	\$928.00
HMO EE + Child(ren)	\$191.50	\$249.00	\$881.00
HMO EE + Family	\$447.00	\$249.00	\$1,392.00
PPO Employee (EE) Only	\$0	\$249.00	\$498.00
PPO EE + Spouse	\$249.00	\$249.00	\$996.00
PPO EE + Child(ren)	\$224.50	\$249.00	\$947.00
PPO EE + Family	\$497.50	\$249.00	\$1,493.00
POS Employee (EE) Only	\$0	\$183.50	\$367.00
POS EE + Spouse	\$118.00	\$249.00	\$734.00
POS EE + Child(ren)	\$100.00	\$249.00	\$698.00
POS EE + Family	\$301.00	\$249.00	\$1,100.00

The HMO plan is a 90% Open Access, the PPO plan is a 90/70 with a \$500.00 deductible, and the POS plan is an 80/60 with a \$1500 deductible.

Life Insurance

The City of Pooler offers life insurance in the amount of 1 times your annual salary to all permanent full-time employees. The city also provides dependant coverage for a spouse in the amount of \$5,000 and for all eligible children in the amount of \$2,500. Benefit reductions go into effect beginning at age 65. Other restrictions may apply. (Additional life insurance is available through our supplemental insurance program.)

Short Term Disability

The City of Pooler provides STD insurance coverage to all permanent, full-time employees at no cost to the employee. Benefits begin on the 15th day following an accident or illness and may continue for 24 weeks at 60% of employee pay up to \$1000 per week.



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Supplemental Insurance

Available to all permanent, full-time employees, as well as elected officials except for the Flexible Spending benefit. Premiums are 100% responsibility of employee.

- Dental (*available to new hires on the 1st of month after 30 days of employment*)
- Vision (*available to new hires on the 1st of month after 30 days of employment*)
- Flexible Spending Account 125 Plan - \$2000.00 limit (*to participate, eligible employees **must have reached their 1 yr mark prior to open enrollment***)
- Dependent Care Account 125 Plan (*same as FSA*)
- Supplemental Life (Universal, Whole and Term)
- Accident
- Cancer
- Short Term Disability

Retirement

Plan	Waiting Period	Employee Cost
457(b) Retirement	1 st of month, 30 days from DOH	Varies
Municipal Pension	Date of Hire	4% of Gross

(Pension participation is mandatory for all permanent employees with 30+ scheduled hours weekly. 100% vested after 5 years of employment.)

City Holidays – All non-emergency offices will be closed. Only full-time permanent employees will receive pay for holidays.

The City of Pooler will observe the following 11 major holidays in 2017:

- New Year's Day
- Martin Luther King Day
- Memorial Day
- Independence Day
- Labor Day
- Veteran's Day
- Thanksgiving Day and the following Friday
- Christmas Day and the day after Christmas
- New Year's Eve

Miscellaneous

Peace Officers' Annuity and Benefit Fund

- Sworn Officers Only

Georgia Fire Pension Fund

- Active Firefighters Only

Gym/Fitness Memberships

- YMCA (Discounted membership rates) (payroll deduction)
- SoFit