



## CITY OF POOLER

### 2015 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 1<sup>st</sup> 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. Services begin January 1, 2014. **Rates will NOT increase in 2015!**

Plan	Twice Monthly Deduction	Employer Cost Per Deduction	Total Cost Monthly
GMA			
HMO Employee (EE) Only	\$0	\$210.50	\$421.00
HMO EE + Spouse	\$195.00	\$226.00	\$842.00
HMO EE + Child(ren)	\$173.50	\$226.00	\$799.00
HMO EE + Family	\$405.50	\$226.00	\$1,263.00
PPO Employee (EE) Only	\$0	\$226.00	\$452.00
PPO EE + Spouse	\$226.00	\$226.00	\$904.00
PPO EE + Child(ren)	\$203.50	\$226.00	\$859.00
PPO EE + Family	\$451.50	\$226.00	\$1,355.00
POS Employee (EE) Only	\$0	\$171.00	\$342.00
POS EE + Spouse	\$116.00	\$226.00	\$684.00
POS EE + Child(ren)	\$99.00	\$226.00	\$650.00
POS EE + Family	\$286.50	\$226.00	\$1,025.00

The HMO plan is a 90/10 coinsurance, the PPO plan is a 90/10 coinsurance with a \$500.00 deductible, and the POS plan is an 80/20 coinsurance 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 15<sup>th</sup> 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 1<sup>st</sup> of month after 30 days of employment*)
- Vision (*available to new hires on the 1<sup>st</sup> 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 and Term)
- Accident
- Cancer
- Short Term Disability
- 529 Education Savings Plan

#### **Retirement**

Plan	Waiting Period	Employee Cost
457(b) Retirement	1 <sup>st</sup> of month, 30 days from DOH	Varies
Municipal Pension	1 <sup>st</sup> of month, 1 year from DOH	4% of Gross

*(Pension participation is mandatory for all permanent employees with 30+ scheduled hours weekly. 100% vested after 7 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 2014:

- New Year’s Day (Wednesday, January 1)
- Martin Luther King Day (Monday, January 20)
- Memorial Day (Monday, May 26)
- Independence Day (Friday, July 4)
- Labor Day (Monday, September 1)
- Veteran’s Day (Tuesday, November 11)
- Thanksgiving Day and the following Friday (Thurs., Nov 27 – Fri. Nov 28)
- Christmas Day and the day after Christmas (Thurs., Dec 25 – Fri Dec 26)
- New Year’s Eve (Wednesday, December 31)

#### **Miscellaneous**

Peace Officers’ Annuity and Benefit Fund

- Sworn Officers Only

Gym/Fitness Memberships

- YMCA (Discounted membership rates) (payroll deduction)
- 24Seven (Fitness and Tanning) (payroll deduction)