

GEORGIA SOUTHWESTERN STATE UNIVERSITY - SUMMARY OF BENEFITS: (Revised: July 2005 - 1)

BENEFITS	WHEN ELIGIBLE	WHAT YOU RECEIVE - COMMENTS
GROUP HEALTH CARE INSURANCE	Upon Employment	Self-Insured through Board of Regents. Plan Administrator: Blue Cross/Blue Shield, Columbus, Georgia (1 / 800/ 424-8950) http://www.usg.edu/employment/benefits/

Employees and Retirees have a choice of **three** different health care options.

1. The **PPO (Preferred Provider Organization)** represents a commitment to controlling health care costs without sacrificing complete freedom to choose your physicians and hospitals. **The 1st Medical Network** is a comprehensive network of health care providers. **PPO Web-site:** www.healthvgeorgia.com; Tel. 1/800/675-6492. Also included is a national PPO network of health care providers, Beech Street. It has a comprehensive network of physicians, hospitals, ancillary, and chiropractic providers located in every state. (For national PPO Network providers, contact Blue Cross for referrals: 1/800/424-8950).
2. **PPO, Consumer Choice**, permits an employee to nominate a provider to render medical care at in-network rates.
3. **The Indemnity Plan** offers the widest range of coverage with limited restrictions at a higher premium and annual out of pocket maximum cost.

UNICARE – Utilization Review/Pre-Certification Requirements: 1/ 800 / 233-5765; **MEDCALL:** Medical Information from Reg. Nurse 24 hrs. day / 7 days week: 1/ 800 / 785-0006.

- * *Remember – Employee health contributions are pre-taxed from Federal/State taxes; * \$2,000,000 Lifetime Benefits per insured.*
 - * *For additional information regarding the specifics of each plan, see health plan comparison chart booklet, or: www.usg.edu/admin/humres/benefits/health*
 - * *Annual wellness exams (In-Network PPO provider or Indemnity Plan) are covered under wellness portion up to \$750 per person per plan year, usually at 100% of UCR.*
- DRUG PRESCRIPTION PROGRAM: Express Scripts, Minnesota:** (1/877-650-9341; www.usg.edu/admin/humres/benefits/health or www.express-scripts.com)
Member co-pay: Usually \$10 if Generic, \$25 if preferred, \$40 - \$100 if not on approved list; There is a quarterly out-of-pocket maximum for members who obtain generic & preferred brand name prescriptions.

RATES AS OF 7/1/2005:	BOR - PPO Plan	BOR - PPO, Consumer Choice Plan	BOR Indemnity Plan
EMPLOYEE ONLY HEALTH:			
Employee	\$ 75.94	\$ 106.32	\$118.18
Employer	\$227.78	\$227.78	\$354.56
Total	\$303.72	\$334.10	\$472.74
EMPLOYEE + CHILD HEALTH:			
Employee	\$136.68	\$191.36	\$212.74
Employer	\$410.00	\$410.00	\$638.18
Total	\$546.68	\$601.36	\$850.92
EMPLOYEE + SPOUSE HEALTH:			
Employee	\$159.46	\$223.24	\$248.20
Employer	\$478.34	\$478.34	\$744.56
Total	\$637.80	\$701.58	\$992.76
FAMILY HEALTH:			
Employee	\$220.18	\$308.26	\$ 342.74
Employer	\$660.56	\$660.56	\$1,028.20
Total	\$880.74	\$968.82	\$1,370.94

(GEORGIA SOUTHWESTERN STATE UNIVERSITY - SUMMARY OF BENEFITS: (Revised: July 2005 - 2)

BENEFITS	WHEN ELIGIBLE	WHAT YOU RECEIVE – COMMENTS	
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Rates as of 7/1/2005:

BOR - PPO Plan **BOR - PPO, Consumer Choice Plan**

BOR Indemnity Plan

RETIREE WITH MEDICARE HEALTH:

Employee	\$42.88	\$60.04	\$69.18
Employer	\$128.58	\$128.58	\$207.48
Total	\$171.46	\$188.62	\$276.66

RETIREE + ONE, BOTH WITH MEDICARE:

Employee	\$85.76	\$120.08	\$138.36
Employer	\$257.16	\$257.16	\$414.96
Total	\$342.92	\$377.24	\$553.32

DENTAL INSURANCE

Upon Employment

Self-Insured, with Blue Cross, Blue Shield as Plan Administrator.
 To File Claims:
 Blue Cross, Blue Shield of Georgia, Dental Services, P. O. Box 9201, Oxnard, CA 93031-9102
 (1/800-627-0004)
<http://www.usg.edu/employment/benefits/>

Pays: 100% for preventive dental services (no deductible) (2 cleanings yearly, at UCR rate, no deductible)

See plan book for more details

Employee pays total monthly premium: **(Rates Effective 1-01-2005):**

\$27.24	Employee Only
\$51.74	Employee + Child
\$54.46	Employee + Spouse
\$87.14	Family

After \$50 annual deductible, Plan pays:
 80% for routine & major restorative services;
 (\$1,000 Annual Plan Maximum Per Covered Member)

Employee premiums automatically pre-taxed from Federal/State taxes.

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BENEFITS	WHEN ELIGIBLE	WHAT YOU RECEIVE - COMMENTS
GROUP BASIC LIFE INSURANCE & ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE	Upon Employment	\$25,000 Basic Life & AD&D Insurance per eligible employee. University Pays \$15.00 per month. Self-Insured through Board of Regents; Plan Administrator: Connecticut Insurance General of North America (CIGNA) http://www.usg.edu/employment/benefits/

SUPPLEMENTAL LIFE INSURANCE & AD&D	Upon Employment Not pre-taxed	Extra life insurance on employee; Employee pays total monthly cost based on 1, 2, or 3 x salary , rounded; premium = age rated : http://www.usg.edu/employment/benefits/
(Rates Effective 10-01-2002): (Not pre-taxed)		
Less than 25 = .09/\$1,000 (Includes 3 cents AD&D)		
25-29 = .10/\$1,000 " " " "		
30-34 = .12/\$1,000 " " " "		
35-39 = .13/\$1,000 " " " "		
40-44 = .15/\$1,000 " " " "		
45-49 = .20/\$1,000 " " " "		
50-54 = .29/\$1,000 " " " "		
55-59 = .52/\$1,000 " " " "		
60-64 = .80/\$1,000 " " " "		
65-69 = 1.55/\$1,000 " " " "		
70 & Over = 2.46/\$1,000 (No AD&D)		
Self-Insured, Board of Regents, University System of Georgia Plan Administrator: CIGNA		
(Retiree rates are higher at retirement - See Human Resources Office for details).		

DEPENDENT LIFE INSURANCE	Upon Employment Not pre-taxed	Life Insurance on eligible family members at \$4.70 per month total . No AD&D. Spouse = \$10,000 Life Insurance; Children: Two weeks but less than 6 months old = \$2,000; Children: Over 6 months old = \$10,000 per eligible dependent Self-Insured Through Board of Regents: Plan Administrator = CIGNA http://www.usg.edu/employment/benefits/

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BENEFITS	WHEN ELIGIBLE	WHAT YOU RECEIVE - COMMENTS
TEACHERS RETIREMENT SYSTEM PLAN (TRS)	Upon Employment	Retirement Plan. TRS: Employee contributes 5% monthly gross salary (pre-taxed) ; Eff. 7/1/2002, State contributes 9.24% monthly. (10 years for vesting). (1/800/352-0650); www.trsga.com or http://www.usg.edu/employment/benefits/
(or)		
OPTIONAL RETIREMENT PLAN (ORP)	Upon Employment	Retirement Plan. ORP: Employee contributes 5% monthly gross salary (pre-taxed). Eff. 7/1/2003, State contributes 9.65% monthly; Vested Immediately. ORP = through TIAA-CREF (1/800/842-2003) or www.tiaa-cref.org ; AIG VALIC (478 / 953-3017) or www.aigvalic.com/ American Century (1 / 800/ 345-3533) or www.americancentury.com or Fidelity Investments (1 / 800 / 343-0860) or www.fidelity.com http://www.usg.edu/employment/benefits/
(Only available to faculty employees/positions requiring Board approval)		

LONG TERM DISABILITY INSURANCE	Upon Employment	Provides up to 60% of your monthly income, less other disability benefits such as Social Security; Workers Compensation etc. if you are fully disabled and unable to work. There is a waiting period of 90 or 150 days before you receive benefits.
		(Rates Effective 1-01-2004):
		Optional Retirement System members - Monthly premium is either \$.30 (90-day waiting period) or \$.22 (150-day waiting period) per \$100 of employee's monthly salary, depending on chosen waiting period.
		Teachers Retirement System members (TRS) - Monthly premium is either \$.50 (90-day waiting period) or \$.24 (150-day waiting period) per \$100 of employee's monthly salary, depending on chosen waiting period.
		Premiums cannot be pre-taxed; eligibility termination normally at age 65. Carrier: ITT Hartford.

CANCER AND/OR INTENSIVE CARE INSURANCE	Upon Employment	Specialized cancer care and/or intensive care insurance; Employee pays total monthly cost; premiums vary according to level of coverage.
	Not pre-taxed.	Carrier: American Family Life Assurance Company, Columbus, GA - (Lonnika Golphin at: 924-0269; lonnikka_golphin@us.aflac.com) or www.aflac.com

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FLEXIBLE REIMBURSEMENT SPENDING ACCOUNTS	Upon Employment	Tax savings on child care reimbursement (up to \$5,000) and unreimbursed medical bills (up to \$5,000) ; employee elects payroll deduction (tax-sheltered) and files claims against above IRS-allowable bills. Using these accounts, the employee must "use-it-or-lose it." See Human Resources Office for more details.
-----SOCIAL		
SECURITY	Upon Employment	Retirement Benefit: Employee pays 6.20% of gross wages to maximum salary of \$90,000; State matching contribution; FICA Medicare = Employee pays 1.45% of gross wages. State matching contribution.
403(b) TAX SHELTERED ANNUITY PROGRAM	Upon Employment	Additional retirement plan - payroll deduction; Employee pays total monthly cost. Companies allowed through payroll deduction: VALIC, TIAA-CREF, Lincoln National, Equitable, State Merit System, Vanguard Group, New York Life, and USAA Annuity. Contribution amounts are generally limited to 20% of compensation, up to \$14,000 yearly (Calendar/Tax Year 2005). (Contact Human Resources for contact information; Contact the TSA company for allowable exceptions).
457 TAX SHELTERED ANNUITY PROGRAM	Upon Employment	Additional retirement plan – payroll deduction; employee pays total monthly cost. Companies allowed through payroll deduction: TIAA-CREF, VALIC, and State Merit System. Contribution amounts are generally limited to \$14,000 yearly (Calendar /Tax Year 2005). Contact Human Resources for contact information.
GA SECTION 529 HIGHER EDUCATION SAVINGS PLAN	Upon Employment	After- tax College Savings account. Withdrawals, when used for qualified expenses, will be exempt from both Federal & Georgia income tax. Qualified higher ed. expenses: Tuition, fees, required books, supplies, Room & board. Must be accredited post-secondary educational Institution (graduate or undergraduate). Vendor = TIAA-CREF. May be used in Georgia or within rest of country; includes Undergraduate, graduate, medical, law, and technical & vocational Colleges/Schools. www.gacollegesavings.com (1 / 877 – 424-4377).
SAVINGS BONDS	Upon Employment	Available to employees through payroll deduction; minimum bond = \$50 cost for \$100 Savings Bond.

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DOCU CREDIT UNION	Upon Employment	Available to employees through payroll deduction - Dougherty County Federal Employees Credit Union (DOCU); main office in Albany, Georgia; branch office in Americus, on Tripp Street. (924-5475). Services offered through convenient payroll deduction: Direct deposit of payroll check, checking accounts, savings accounts, Christmas Club accounts, auto loans, signature loans, student loans.
TUITION ASSISTANCE PROGRAM (TAP)	Full-Time Benefits Employees - Employed 6 months or longer	Can take up to 8 academic credit hours per term/semester at Home Institution (GSW) Or other University System of Georgia Institution; On space available basis. Tuition & Fees Waived; Must make up time if taken on work time. Board of Regents set application deadlines; Must have Supervisor's approval. Must register during special employee registration. For information/forms/registration deadlines, visit the web-site at: http://www.gsw.edu/~hr/forms/tuitionremissionapplication.pdf Information: www.usg.edu/employment/benefits/
GSW FOUNDATION	Upon Employment	GSW employees are welcomed and encouraged to make contributions to the GSW Foundation by payroll deduction or direct payment
CHECK CASHING	Upon Employment	Employee personal checks may be cashed to maximum of \$50.00 per day - Cashier's Window, Business Office
DIRECT DEPOSIT OF PAYROLL CHECKS	Upon Employment	Employee payroll checks may be deposited by direct deposit. Form available from Human Resources Office or Payroll Office.
PAY DAY	Upon Employment	Exempt Employees: Paid Monthly - last work day of month; (10-Month Faculty are paid 1/10th monthly: August-May). Non-Exempt (Support Staff) Employees: Paid Bi-Weekly: Every other Friday
AMERICAN EXPRESS CORPORATE CARD	Upon Employment	American Express Corporate Charge Card (No Annual Fee), for GSW travel business expenses. For application form, contact Human Resources Office.

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COURT DUTY	Upon Employment	Full pay while on court duty (jury or witness), with immediate return to work when excused by Court.
UNEMPLOYMENT COMPENSATION	Upon Employment	If eligible, weekly benefits as provided by GA Employment Security Law.
WORKER'S COMPENSATION	Upon Employment	Compensation for on-the-job injury. Employee must report accident to Supervisor immediately. Medical assistance provided if needed.
RETURN TO WORK PROGRAM		Involves assisting employee in transitional employment when hurt on job until he/she can return to work in regular work status; contact Human Resources for details.
VACATION LEAVE	Upon Employment Eligibility: 12-month Appointment	0-5 years = Accrual at 1-1/4 days month (15 days year) 5-10 years = Accrual at 1-1/2 days month (18 days year) Over 10 years = Accrual at 1-3/4 days month (21 days year) Accrues to maximum 45 days carry-over each January 1st , however, should be taken within same calendar year.
SICK LEAVE	Upon Employment	One day per calendar month: no limit on accrual
FMLA (Family Medical Leave Act)	After 12 months of employment/ Worked at least 1,250 hours during 12-month period immediately preceding leave	The FMLA Act provides that employees may be granted up to 12 weeks of job-protected leave during a 12-month period. Contact H.R. Office and/or refer to: http://www.usg.edu/employment/benefits/
HOLIDAYS	Upon Employment	12 Paid Holidays: 9 Scheduled & 3 Designated by Administration (Current Calendar Year Schedule Available from Human Resources Office)

