

GSW SUMMARY OF BENEFITS
(Revised: July 2021 1 of 10)

BENEFITS

WHAT YOU RECEIVE - COMMENTS

**GROUP HEALTH
CARE INSURANCE**

Self-Insured through Board of Regents. Plan Administrator:
Anthem Blue Cross/Blue Shield, Columbus, Georgia (1 / 800-424-8950)
<https://www.usg.edu/hr/benefits/>

Employees have a choice in their health care options.

1. The **Comprehensive Care**, represents a commitment to controlling health care costs without sacrificing complete freedom to choose your physicians and hospitals. Anthem has a comprehensive network of physicians, hospitals, ancillary, and chiropractic providers located in every state. (For national Network providers, contact Anthem for referrals: 1/800/424-8950).

2. **Consumer Choice HSA**, with an optional Health Savings Account - offers the lowest monthly employee rate with a higher deductible.

3. **Blue Choice HMO**, offers coverage with no deductible and coordinated care with your Primary Care Physician; available in certain areas only.

Prescription Drug Plan included with all health coverage options: CVS/Caremark: 1 (877) 362-3922

MONTHLY RATES AS OF 1-01-2020:

EMPLOYEE ONLY HEALTH:

COMPREHENSIVE CARE

(POS Health plan/Low Deductible Plan)

CONSUMER CHOICE HSA

(High Deductible Plan)

BLUE CHOICE HMO

(Only Available in Certain Areas)

Employee

\$187.96

\$ 81.86

\$222.98

Employer

\$463.81

\$463.81

\$463.81

Total

\$651.77

\$545.67

\$686.79

(In-Network Deductible = \$750)

(In-Network Deductible = \$2,200)

(No Deductible)

EMPLOYEE + CHILD(REN) HEALTH:

Employee

\$364.50

\$173.52

\$427.54

Employer

\$808.68

\$808.68

\$808.68

Total

\$1,173.18

\$982.20

\$1,236.22

Employee+children ded depends on #of kids

(In-Network Deductible = \$1,500 or \$2,250)

(In-Network Deductible = \$4,400)

(No Deductible)

EMPLOYEE + SPOUSE HEALTH:

Employee

\$425.26

\$202.44

\$498.80

Employer

\$943.45

\$943.45

\$943.45

Total

\$1,368.71

\$1,145.89

\$1,442.25

(In-Network Deductible = \$1,500
Indiv)

(In-Network Deductible = \$4,400)

(No Deductible)

FAMILY HEALTH:

Employee

\$598.32

\$280.02

\$703.38

Employer

\$1,356.98

\$1,356.98

\$1,356.98

Total

\$1,955.30

\$1,637.00

\$2,060.36

(In-Network Deductible = \$2,250)

(In-Network Deductible = \$4,400)

(No Deductible)

IMPORTANT NOTES: A \$100 Tobacco Surcharge will apply to your healthcare premium (all plans) if you use tobacco, and a \$100 Tobacco Surcharge will apply per covered dependent age 18+ who uses tobacco. There is a \$100 per month surcharge applied to spouses covered under the plan if they work and receive an offer of coverage with their employer. Some exceptions will apply. See HR for more information.

BENEFITS

WHAT YOU RECEIVE – COMMENTS

1. **HEALTH SAVINGS ACCOUNTS (HSA)** Only available to those employees enrolled in the high deductible plan. HSA \$ can be used to pay for medical bills, deductible, etc. Pre-taxed through convenient payroll deduction. Vendor = Optum. Use-It-Or-Lose-It Rule Does Not Apply. May combine with the Limited Purpose FSA for Dental and Vision expenses. GSW will match up to \$375-individual/\$750 Family. Total Contribution limit: \$3550*/Single \$7100*/Family.
*Includes matching contribution amount
2. **FLEXIBLE SPENDING ACCOUNT (FSA)** The healthcare FSA can be used for healthcare, prescriptions drug, dental or vision expenses. Plus so much more. Using this account, the employee must "use-it-or- lose it" by December 31. Vendor = Optum. Annual contribution limit \$2,700. See Human Resources Office for more details.
3. **LIMITED PURPOSE FSA** A Limited Purpose FSA is an additional tax-free account for those enrolled in the Consumer Choice HSA. You may contribute up to \$2,600 for eligible dental and vision expenses. Using this account, the employee must “use-it-or-lose-it” by December 31. Vendor =Optum
4. **DEPENDENT CARE FSA** A Dependent Care FSA can save you money on dependent care expenses you pay while you are at work. These include day care and summer camps for children under age 13 and care for an elderly parent. Using this account, the employee must “use-it-or-lose-it” by December 31. Vendor =Optum

DENTAL INSURANCE
See plan book for more details

Self-Insured, with **Delta Dental** as Plan Administrator.
<http://www.usg.edu/employment/benefits/>

Base Plan

Up to \$1,000 Annual Plan Maximum Benefits Per Covered Member
*Preventive & Diagnostic Services don’t count toward the annual maximum
Pays: 100% for preventive dental services (not subject to deductible)
(2 cleanings yearly, at UCR rate / not subject to deductible)
After \$50/\$150 (family) annual deductible, Plan pays:
80% for routine basic services & 50% for major restorative services
No orthodontia benefits

High Plan

Up to \$1,500 Annual Plan Maximum Benefits Per Covered Member
*Preventive & Diagnostic Services don’t count toward the annual maximum
Pays: 100% for preventive dental services (not subject to deductible)
(2 cleanings yearly, at UCR rate not subject to deductible)
After \$50/\$150 (family) annual deductible, Plan pays:
80% for routine basic services & 80% for major restorative services
80% for orthodontia services; \$1,000 lifetime orthodontia maximum

Employee pays total monthly premium: (Rates Effective 1-01-2020):

Base Plan

\$31.98 Employee Only
\$60.74 Employee + Child(ren)
\$63.96 Employee + Spouse
\$102.32 Family

High Plan

\$39.52 Employee Only
\$75.08 Employee + Child(ren)
\$79.00 Employee + Spouse
\$126.46 Family

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

BENEFITS	WHAT YOU RECEIVE – COMMENTS								
VISION CARE	<p>Eye Med Vision Care: Eye Exams, Contacts, Eyeglasses; www.eyemedvisioncare.com</p> <p>(Rates Effective 1-01-2020): 866-800-5457</p> <p>Employee pays total monthly premium:</p> <table> <tr> <td>\$6.90</td> <td>Employee Only</td> </tr> <tr> <td>\$15.52</td> <td>Employee + Spouse</td> </tr> <tr> <td>\$13.12</td> <td>Employee + Child(ren)</td> </tr> <tr> <td>\$20.34</td> <td>Family</td> </tr> </table>	\$6.90	Employee Only	\$15.52	Employee + Spouse	\$13.12	Employee + Child(ren)	\$20.34	Family
\$6.90	Employee Only								
\$15.52	Employee + Spouse								
\$13.12	Employee + Child(ren)								
\$20.34	Family								

GROUP BASIC LIFE INSURANCE & ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

\$25,000 Basic Life & AD&D Insurance per eligible employee. University Paid Benefit
 Self-Insured through Board of Regents; Plan Administrator: MetLife
www.Metlifeap.lifeworks.com

SUPPLEMENTAL LIFE INSURANCE & AD&D

Not pre-taxed

Extra life insurance on employee; Employee pays total monthly cost based on 1, 2, 3, 4x, 5x, 6x, 7x or 8x your salary, up to a maximum of \$2.5 million. Proof of good health may be required.

See Human Resources for more details. Plan Administrator: MetLife

(Rates Effective 1-01-2020):

AGE	SUPP LIFE Rates/\$1000+AD&D	SPOUSE LIFE Rates/\$1000	AGE	SUPP LIFE Rates/\$1000+AD&D	SPOUSE LIFE Rates/\$1000
Less than 25	\$0.043	\$0.043	55-59	\$0.370	\$0.385
25-29	\$0.052	\$0.052	60-64	\$0.576	\$0.592
30-34	\$0.069	\$0.070	65-69	\$1.161	\$1.140
35-39	\$0.077	\$0.079	70 and over	\$2.012	\$1.850
40-44	\$0.095	\$0.087	75 and over	\$2.012	\$3.001
45-49	\$0.129	\$0.133			
50-54	\$0.198	\$0.205			

GEORGIA SOUTHWESTERN STATE UNIVERSITY - SUMMARY OF BENEFITS: (Revised: July 2021 - 4 of 10)

BENEFITS	WHAT YOU RECEIVE – COMMENT
SPOUSE LIFE	Spouse coverage options of \$10,000 to \$500,000. Spouse will be required to show proof of good health. Premiums = Age Based; see Human Resources Office for rates. Plan Administrator = MetLife
CHILD LIFE	\$5,000, \$10,000 or \$15,000 per eligible child Plan Administrator = MetLife See Human Resources Office for Rates
VOLUNTARY AD&D	You can buy supplemental AD&D insurance in amounts of \$10,000 to \$500,000. Coverage is available for you alone or your family. Plan Administrator = MetLife See Human Resources Office for Rates
LONG TERM DISABILITY INSURANCE	Normally 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 days before you receive benefits. Rates Effective 1-01-2020 (Employee pays total monthly premium) : Monthly premium \$.266 per \$100 of employee's covered salary. Premiums cannot be pre-taxed; eligibility termination normally at age 65. Carrier: MetLife
SHORT TERM DISABILITY	Carrier: MetLife ; Employee pays monthly premium. Upon Approval; plan pays 60% salary for 11 weeks; following 14 day elimination period. Maximum benefits: \$2,500 per week. Rate Effective 01/01/2019. \$ 0.282 per \$10 covered benefit
IDENTITY PROTECTION PLAN	Identity protection with InfoArmor . Must provide social security number when enrolling. \$8.95 per person/month or \$16.95 per family/month.

GEORGIA SOUTHWESTERN STATE UNIVERSITY - SUMMARY OF BENEFITS: (Revised: July 2021 - 5 of 10)

BENEFITS

WHAT YOU RECEIVE – COMMENT

PET INSURANCE

My Pet Protection is offered exclusively to employees and gives your pet superior protection. **Vendor: Nationwide Insurance.** For premiums and enrollment visit petinsurance.com/usg or call 1-877-738-7874.

USG LEGAL PLAN

Not pre-taxed

LegalEASE, Underwritten by Nationwide Insurance, this plan provides support & protection from unexpected personal legal issues. See Human Resources for additional information. Monthly Premium: \$16.96

USG CRITICAL ILLNESS PLAN

Not pre-taxed

Provides cash benefits when an insured is diagnosed/ treated for a covered critical illness. See Human Resources for details
Carrier: AFLAC (American Family Life Assurance Company, Columbus, GA).
(800) 433-3036

USG ACCIDENT PLAN

Not pre-taxed

Provides cash benefits for specific injuries & events resulting from a covered accident. See Human Resources for details
Carrier: VOYA
(844) 228-8692

USG HOSPITAL INDEMNITY PLAN

Not pre-taxed

Provides a daily benefit when you have a covered stay in a hospital; benefit amount determined based on type of facility & # of confinement days. See Human Resources for details
Carrier: VOYA
(844) 228-8692

FREE EMPLOYEE ASSISTANCE PROGRAM

Provides professional help in personal life issues for employees and dependent family members at no cost.
Provider: KEPRO | 1-844-243-4440
eaphelplink.com
Contact Human Resources for more details.

BENEFITS

WHAT YOU RECEIVE – COMMENT

**TEACHERS RETIREMENT
SYSTEM PLAN (TRS)**

Retirement Plan. (10 years for vesting).
Employee contributes 6.00% monthly; Employer = 19.81% monthly.
(1/800/352-0650); www.trsga.com or
<http://www.usg.edu/employment/benefits/>

(or)

**OPTIONAL RETIREMENT
PLAN (ORP)**

Retirement Plan. ORP: Employee contributes 6% monthly
(Pre-taxed); State contributes 9.24% monthly; Vested Immediately.

(Only available to **exempt** employees)

ORP = through TIAA (1-800-842-2252) or www.tiaa.org/public/tcm/usg
or AIG Retirement (1-800-448-2542) or usg.valic.com or

Fidelity Investments (1-800-343-0860) or
<https://nb.fidelity.com/public/nb/georgiaorp/home>

SOCIAL SECURITY

Retirement Benefit: Employee pays 6.20% of gross wages to maximum
salary; State matching contribution; FICA Medicare =
Employee pays 1.45% of gross wages. State matching contribution.

**403(b) TAX
SHELTERED ANNUITY
PROGRAM**

Additional retirement plan - payroll deduction; Employee pays
total monthly cost. Companies allowed through payroll deduction:
VALIC, TIAA.
Contribution amounts are generally limited to 20% of compensation, up
to a certain maximum amount yearly.
(Contact Human Resources for further information).

**457 TAX SHELTERED
ANNUITY PROGRAM**

Additional retirement plan – payroll deduction; Employee pays total
monthly cost. Companies allowed through payroll deduction:
TIAA, VALIC. Contribution amounts are generally limited to a maximum amount yearly.

Contact Human Resources for further information.

BENEFITS

WHAT YOU RECEIVE - COMMENTS

**GA SECTION 529 HIGHER
EDUCATION SAVINGS
PLAN**

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.** May be used in Georgia or within rest of country; includes Undergraduate, graduate, medical, law and technical & vocational Colleges/Schools.
www.gacollegessavings.com (1-877-424-4377).

OWN CREDIT UNION

Available to employees through payroll deduction – Own – Georgia’s Own Credit Union. Main office in Albany, Georgia. Branch office in Americus on Tripp Street (924-5475).
Free services offered through convenient payroll deduction: On-line check-cashing, payroll direct deposit, checking/savings accounts, Christmas/Vacation accounts, auto loans, signature loans, student loans, home mortgages. www.georgiasown.org

**TUITION
ASSISTANCE
PROGRAM
(TAP)**

Full-Time Benefits Employees -
Employed 6 months or longer

Can take up to 9 academic credit hours per term/semester at Home Institution (GSW) Or other University System of Georgia Institution;
On space available basis.
Tuition & Fees Waived; some restrictions apply. 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.
<http://www.gsw.edu/~hr/forms/tuitionremissionapplication.pdf>
Information: www.usg.edu/employment/benefits/

GSW FOUNDATION

GSW employees are welcomed and encouraged to make contributions to the GSW Foundation by payroll deduction or direct payment

BENEFITS

WHAT YOU RECEIVE – COMMENTS

CHECK CASHING

Employee personal checks may be cashed to maximum of \$50.00 per day – Student Accounts Office Window

**DIRECT DEPOSIT
OF PAYROLL CHECKS**

Employee payroll checks will be deposited by direct deposit. Form available from Human Resources Office or Payroll Office.

PAY DAY

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

COURT DUTY

Full pay while on court duty (jury or witness), with immediate return to work when excused by Court.

**UNEMPLOYMENT
COMPENSATION**

If eligible, weekly benefits as provided by GA Employment Security Law.

**WORKER'S
COMPENSATION**

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.

BENEFITS

WHAT YOU RECEIVE - COMMENTS

VACATION LEAVE

Eligibility: 12-month Appointment

0-5 years = Accrual at 1-1/4 days month (10 hours) (15 days year)
 5-10 years = Accrual at 1-1/2 days month (12 hours) (18 days year)
 Over 10 years = Accrual at 1-3/4 days month (14 hours) (21 days year)

Full-time faculty members and administrative officers employed on a twelve month basis are entitled to vacation leave earned at the rate of one and three-fourths working days (14 hours) per month.

Accrues to maximum **45 days carry-over each January 1st**, however, should be taken within same calendar year.

SICK LEAVE

One day per calendar month: **no limit on accrual**

EDUCATION LEAVE

To supplement work-life balance options for University System of Georgia employees, each full-time, non-temporary employee of the USG shall be eligible for up to eight hours of paid leave per calendar year for the purpose of promoting education in this state as authorized by O.C.G.A. § 45-20-32. Only activities directly related to student achievement and academic support will qualify for education support leave. Education support leave is not charged against any other leave. Education support leave does not accumulate or rollover and is not paid-out upon change of employment status

**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

12 Paid Holidays:

(Current Calendar Year Schedule Available from Human Resources Office)

WELL-BEING INCENTIVE

To support the important system-wide focus on employee health and wellness, a well-being incentive of up to \$100 will be offered to employees and spouses covered on a USG healthcare plan. Complete healthy activities between 1/1/2020 and 9/30/2020 to earn the credit. Total possible reward per family: \$200. For more information, visit: www.usg.edu/well-being

To assist with the well-being incentive we have a Well-Being Release time policy. The Well-being Release Time program applies to all benefits-eligible employees who work at least 30 hours a week, with explicit permission from their supervisor. This voluntary program provides up to 90 minutes a week of release time for participation in institution-supported well-being activities during the workday. The objective of the Well-being Release Time program is to provide a supportive environment that encourages employees to adopt healthy behaviors and positive lifestyle changes, improve job performance, increase work satisfaction, and reduce healthcare costs.

CVS MINUTE CLINICS

- Are open 7 days a week, including evenings and weekends
- Require no appointments
- Are located in select CVS/pharmacy stores nationwide
- Are a lower cost alternative
- Nurse Practitioners and Physician Assistants possess the licenses, certifications and clinical experience necessary to provide effective treatment for adults and children.

LIVE HEALTH ONLINE

- You have a doctor by your side 24/7
- Lets you talk face-to-face with a doctor through your mobile device or a computer with a webcam.
- No appointments, no driving and no waiting at an urgent care center.
- Use for common health concerns like colds, the flu, fevers, rash, infections, allergies and more.
- Log into livehealthonline.com and select the state you are located in.
- First 3 visits are free under the Comprehensive Care plan.