Fayette County
HUMAN RESOURCES
140 STONEWALL AVENUE WEST

Fayette County Summary of Benefits

Employees are eligible for health benefits on the first day of the month following 60 days of service.
Family Status Changes: You have 30 days from the date of the event to make a change to your benefits.
Termination of Coverage: Last day of employment; you no longer meet the eligibility requirements; you fail to pay required contributions; you waive coverage or the Group Contract ceases.

Health, Wellness, and Prescription Benefits-Fayette County provides a Point Of Service and a High Deductible Health Plan.

POS – **In network** - $30 co-pay physician - $40 co-pay specialist; 90% inpatient/outpatient Hospital after $2,000 deductible; max family deductible-3; Annual out of pocket maximum $500 per individual (deductible does not apply to out of pocket); Emergency Room co-pay $100 (waived if admitted)

Out of network - 60% Inpatient/Outpatient Hospital after $3,000 deductible; max family deductible-2; Emergency Room co-pay $100 (waived if admitted).

HDHP - In network - 90% after $2,600 deductible per individual for physician, specialist, inpatient/outpatient hospital, etc; maximum family deductible-2; Annual out of pocket $1,000 per individual (deductible does not apply to out of pocket); Emergency room 90% after deductible. You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use.

Out of network – 70% after $5,000 deductible per individual for physician, specialist, inpatient/outpatient hospital, etc; Annual out of pocket $2,000 per individual (deductible does not apply to out of pocket); Emergency room 90% after deductible.

The HDHP plan is paired with a health savings account – the amount you contribute is your choice and should be carefully calculated to you and your family's circumstances.

Pharmacy	**POS**	**HDHP**
Generic	Tier 1-$15 co-pay	90% after deductible
Preferred Brand	Tier 2-$30 co-pay	90% after deductible
Non-Preferred brand	Tier 3-$60 co-pay	90% after deductible
Specialty Drugs	Tier 4-$100 co-pay	90% after deductible

Mail Order – 2x retail co-pay for generic and preferred on both plans.
Coverage is limited to a 30 day supply at retail and up to a 90 day supply home delivery.
Some drugs may be subject to prior authorization requirements for coverage under the plan.

Dental Insurance - Expenses incurred for dental treatments performed by a licensed dentist for preventive, basic restorative and major restorative - the plan maximums are $1,000 per person in a calendar year. Preventive and diagnostic care is paid at 100% - Basic restorative care is paid at 80% - Major restorative care is paid at 50%. For orthodontia expenses the plan reimburses 50% up to a lifetime maximum of $1,000.

Reimbursement Benefits for Vision, Weight Loss and Smoking Cessation- Expenses incurred for vision exams performed by a licensed optometrist or ophthalmologist and for the purchase of eyeglasses or contacts the plan reimburses $300 in a calendar year. For weight loss treatment program expenses the plan reimburses up to a lifetime maximum of $100. For smoking cessation expenses the plan reimburses up to a lifetime maximum of $100. Reimbursement is for out of pocket expenses.

Differential Premiums:
Tobacco User Rate – If you or a dependent, covered under Fayette County's health plan, uses tobacco products including E-cigarettes and oral tobacco products, you will be subject to an additional **$75** payroll deduction per pay-period.
Spousal Surcharge - Employees who choose to cover their spouse on a Fayette County medical plan, and the spouse has access to their own employer sponsored health plan, will be subject to an additional **$75** payroll deduction per pay-period.
Preventive Care Program - Applies to employees covered by the Fayette County medical plans. Employees will be required to get their annual preventive care checkup/physical. If you do not go for your annual preventive checkup/physical, you will be subject to an additional **$75 payroll** deduction per pay-period.

Flexible Spending Plan – Fayette County provides a flexible spending plan that will allow you to set aside an elected amount of your earnings pretax to pay for qualified expenses in reference to the plan that you choose.

The two plans offered are Health Care and Dependent Care. Enrollment is annually.

Health Care FSA is used to pay for medical expenses not paid for by insurance; which includes deductibles, copayments, and coinsurance for the employee's health plan, but may also include expenses not covered by the health plan, such as dental and vision expenses. Plan minimums are $500 – maximum $2,550.
Dependent Care FSA allows employees to use pretax dollars to pay for the day care expenses of their children or dependent adults. Dependent care reimbursement covers the cost of day care for dependent children under the age of 13 who qualify as tax dependents. Anyone claimed as a tax dependent because of physical or mental inability to care for himself/herself is also covered. Plan minimums are $500 – maximum $5,000.

Basic and Voluntary Life Benefits-Fayette County provides you with basic life insurance and Accidental Death and Dismemberment in the amount of one times basic annual salary up to a maximum of $50,000. Covered dependents carried on the health insurance receive $2,000. Additional employee voluntary life is available up to a maximum of 5 times annual salary – maximum $500,000. Additional spouse coverage is available up to maximum of $250,000, not to exceed **50%** of the employee's coverage. Additional child(ren) coverage is available up to a maximum of $10,000, not to exceed 10% of employee coverage. Coverage may require medical review.

Long-Term Disability Benefits- Fayette County provides you with a Long-Term Disability Plan which begins to pay benefits after you've been disabled for 365 days. You are eligible to receive 60% of your basic monthly earnings, not to exceed the maximum monthly benefit of $5,000. Benefits will be reduced by other income benefits you receive such as Social Security, Worker's Compensation and Government Benefits. Elected Officials are not eligible for this benefit.

Employee Assistance Program (EAP)-Fayette County provides you with an EAP which offers confidential counseling by a professional counselor for marital, family, child behavior, health, financial, alcohol /drug abuse, legal, emotional, stress, grief, spouse abuse, child abuse, or other personal concerns which affect employee job performance.

Workers' Compensation Benefits-Workers' Compensation is a benefit program which provides you with certain medical and lost income benefits if you are injured by accident in the performance of your job with Fayette County. It also provides benefits to your dependents if you die as a result of the job-related accident/injury. ***Fayette County pays 100% of the cost for this benefit and is effective immediately upon employment.**

Social Security/Medicare Benefits-Your Social Security/Medicare Benefits provide a base retirement income. Up to certain income limitations, you contribute 5.65% and the County contributes 7.65% of your gross income. Call 1-800-772-1213 for a statement of earnings and benefit estimate. ***Effective immediately upon employment.**

Defined Benefit Retirement Plan – Fayette County provides a Defined Benefit Retirement Plan. Employees making the election to join the defined benefit plan are required contribute 2.5% of their base salary. The Benefit Formula is based on the plan provisions. Normal retirement is age 65. Public Safety employees will be allowed to retire without penalty at age 55 with a minimum of 25 years of service. Employees hired on or after 01/01/2014 are vested after completing 10 years of vesting service.
Elected officials and employees who are eligible to participate in one or more other publicly provided retirement plans will be excluded in accordance with and subject to the provisions of the plan. This exclusion does not apply to non-employer plans established for peace officers and firefighters.

Defined Contribution Plan – If electing the Defined Contribution plan, the county will make a contribution of 3.8% of base salary. Several investment options are available and are employee directed. Your normal retirement age is 67. Public safety employees can retire as early as age 55. You are 0% vested less than 2 years of employment and 100% vested after 2 years of employment.

Deferred Compensation Benefits-Your Deferred Compensation Plan is an excellent way to supplement your retirement and Social Security benefits. Your contributions to the plan are tax deferred and your savings in the plan grow tax-deferred until you withdraw them at retirement. The county will also make matching contributions to your account equal to ½% of each 1% of the eligible employee's **voluntary** contributions, not to exceed 2.5% of the employee's eligible earnings. **A deferral increase** may result in meeting the IRS annual contribution limit earlier in the year, which will **disallow potential company matching contributions** later in the year.

Supplemental Short-Term Disability Benefits-This is an optional benefit which begins to pay benefits after you've been disabled 45 or 90 calendar days for a maximum period of ten and one half months. You are eligible to receive 60% of your basic weekly salary. Benefits will be reduced by other income benefits such as Social Security, Worker's Compensation and Government Benefits. Elected Officials are not eligible for this benefit.

Paid Time Off and Other Benefits-Fayette County provides a generous time off program. You are eligible for 10 paid holidays. Annual leave that ranges from 6 to 21 days and 12 days sick leave per year with a maximum accrual of 60 (equivalent for Public Safety). There are also provisions for bereavement leave, jury duty, leave of absence and family medical leave. Also, an on-site health fair and on-site training is available. There are also five supplemental insurance plans available to you: Long Term Care, Accident Protection, Sickness, Cancer and a Hospital Income Plan. Finally, as an employee of Fayette County, you can join the Southern Federal Credit Union.

You can obtain complete benefit information on www.fayettecountyga.gov

In the case of a discrepancy between the information in this benefit summary or online and the plan documents, the plan documents shall govern. (rev 6/2016)