



2019 Benefits at a Glance

GME Resident

Health Partners HRA

When Eligible Immediately | **Who Pays** NGHS & You

Medical Plan (HP & HP2 Network/Cigna OAP Network/Out of Network)

Deductible (Individual) —\$1200 / \$2250 / \$3000

Office Visit Co-Pays—*\$40 / \$50 / Deductible then 50%

Specialist Co-Pays—*\$60 / \$80 / Deductible then 50%

*HP2 Office Visit Co-Pay \$30

*HP2 Specialist Co-Pay \$50

Note: Co-Pay does not apply to annual preventive care

Coinsurance—80% / 60% / 50%

Emergency Dept. —\$250 co-pay

RX Program (Generic / Preferred / Non-Formulary/Specialty)

\$75 per member, per year deductible, then applicable co-pays.

NGHS Employee Pharmacy \$4 / \$30 / \$50 / \$100*

*Specialty RX available at NGHS Employee Pharmacy or Optum Specialty Pharmacy Participating retail Pharmacy \$25 / \$60 / \$80
Note: Generic Drugs at NGHS EE Pharmacy no deductible

Health Partners HDHP

When Eligible Immediately | **Who Pays** NGHS & You

Medical Plan (HP Network/Cigna OAP Network/Out of Network)

Deductible (Individual) —\$3,000 / \$3,500 / \$4,500

Office Visit—Deductible then 90% / Deductible then 60% / Deductible then 50%

Specialist—Deductible then 90% / Deductible then 60% / De-ductible then 50%

Coinsurance—90% / 60% / 50%

Emergency Dept.—Deductible then 90%

RX Program (Generic / Preferred / Non-Formulary)

Deductible then 90% / Deductible then 90% / Not covered

Note: Annual preventative services covered at 100% (no de-ductible)

Health Savings Account

When Eligible First day of the pay period following 30 days of continuous employment

Who Pays NGHS & You

A HSA enables you to pay current health expenses and save for future qualified medical and retiree health expenses on a tax-free basis. You must participate in the HSA health plan.

Available to: FT & PT EE's who participate in the Health Partners HDHP Health Plan

Annual Maximum Contributions:

	<i>You</i>
<i>Single</i>	\$3,500
<i>EE+ Spouse / EE + Child(ren)</i>	\$7,000
<i>Family</i>	\$7,000

Dental Insurance

When Eligible Immediately | **Who Pays** NGHS & You

Dental Program –Cigna

\$50 deductible applies to Basic and Major services / \$1,500 annual maximum benefit. Preventative – 100%; Basic 80%; Major 50% (UCR)

Orthodontic – 50% up to a \$2,000 life-time maximum per dependent child under age 19

401(k) Retirement Savings Plan

When Eligible First of the month following 30 days of continuous employment

Who Pays NGHS & You

Opportunity to save for your retirement with portions of your contributions matched by NGHS at 100% of the first 1% and 50% of the next 5%. Contribution limits are set by the IRS on an annual basis

457b

When Eligible First day of employment |

Who Pays You

Opportunity to save for your retirement
Contribution limits are set by the IRS on an annual basis

Vision

When Eligible Immediately | **Who Pays** You

Dental Program –Cigna

Choose between two plans, EyeMed and VSP
Comprehensive vision exam—\$10 co-pay

Materials—\$10 co-pay

Orthodontic – 50% up to a \$2

Aflac

When Eligible First of the month following 30 days of continuous employment

Who Pays You

Supplemental policies providing you Cancer, Lump-Sum Critical Care Protection Plan, Hospitalization, Accident/Sickness coverage

Basic Life / Accidental Death Insurance

When Eligible First of the month following 30 days of continuous employment

Who Pays NGHS

One times base annual salary, rounded to the next \$1,000, maximum \$175,0000

Optional Term Life / Accidental Death Insurance

When Eligible First of the month following 30 days of continuous employment

Who Pays You

An additional one to five times base annual salary may be purchased. Up to \$300,000, is guaranteed if elected when initially eligible

Optional Spouse / Child Term Life Insurance

When Eligible First of the month following 30 days of continuous employment

Who Pays You

May purchase \$10,000 to \$150,000 Life Insurance for spouse \$50,000 guaranteed if elected when first eligible, and \$5,000 or \$10,000 Life Insurance on a dependent child up to age 26.

A Short Term Disability Insurance

When Eligible First day of employment

Who Pays You

Choose up to 60% of your base monthly salary for qualified disability. There is a 6 month pre-existing condition period. Benefit will pay up to 6 months

Long Term Disability Insurance

When Eligible First of the month following 30 days of continuous employment

Who Pays You

60% of base monthly salary for qualified disabilities, up to a maximum of \$10,000 per month. There is a 1 year pre-existing condition period.

Group Legal

When Eligible First of the month following 30 days of continuous employment

Who Pays You

Assistance for covered legal services, consultations on the telephone, in-person, document preparation, and representation in many frequently needed legal matters

Flexible Spending Accounts

When Eligible First of the month following 30 days of continuous employment

Who Pays You

NGHS offers Health and Dependent Care Spending Accounts. Debit card is provided to access funds, or a paper claim may be filed if preferred

Max: \$2,700 Healthcare; \$5,000 Dependent Care

Paid Days Off

Includes Vacation, Holidays and Sick Days

Year 1 20 Days

Year 5 27 Days

Year 2 20 Days

Year 6 27 Days

Year 3 22 Days

Chief Resident 27

Year 4 24 Days

Days

Identify Theft Recovery

When Eligible First of the month following 30 days of continuous employment

Who Pays NGHS

Provides you with a full service ID Recovery process should you or a member of your family fall victim to ID theft

Leaves of Absence (LOA)

When Eligible Upon Employment

Who Pays Can be paid or unpaid depending on PDO balance

Leave upon approval from your Director and Human Resources

Family Medical Leave Act (FMLA)

When Eligible After completion of 1250 hours in previous 12 months

Who Pays Can be paid or unpaid depending on PDO balance

Up to 12 or 26 weeks of leave for qualifying event. The number of weeks granted is based on the reason for absence.

Education & In-Service Programs

When Eligible Immediately | **Who Pays** NGHS

Employees are encouraged to participate in on-the-job training and in-service educational courses offered by NGHS

Education Stipend

When Eligible Immediately | **Who Pays** NGHS

PGY-1 year \$800, PGY-2 year \$1,500, PGY-3 year \$3,000

Occupational Health Services

When Eligible Immediately | **Who Pays** NGHS

Health assessments performed annually. On-site Nurse Practitioner available to employees with minor illnesses

Employee Assistance Program

When Eligible Immediately | **Who Pays** NGHS

Professional counseling services for a variety of personal problems at no cost for employees and immediate family members

Wellness

When Eligible Immediately | **Who Pays** NGHS

Various events, classes, challenges and opportunities to maintain and restore optimal health and well-being. Opportunity to earn incentive for second calendar year of employment.

Bereavement Leave

When Eligible Immediately | **Who Pays** NGHS

Up to three days of pay for the death of immediate family members and one day of pay for extended family members. (Days are not deducted from PDO)

Jury Duty

When Eligible Immediately | **Who Pays** NGHS

Up to (1) one week your base hourly rate

Parking

When Eligible Immediately | **Who Pays** NGHS

Free, lighted and patrolled parking. Assistance to car available after dark

Cafeteria Discount

When Eligible Immediately | **Who Pays** NGHS

NGHS provides each resident with \$75 a week credit on most foods from the Gainesville, Barrow and Braselton cafeterias. Stipends are accessed by showing your badge.

Rewards & Recognition

When Eligible Immediately | **Who Pays** NGHS

Recognizes employee service and achievements and provides various celebrations throughout the year

Service Awards

When Eligible Immediately | **Who Pays** NGHS

Recognized at 5-year intervals

Worker's Compensation

When Eligible Immediately | **Who Pays** NGHS

Insurance coverage is provided to employees who are injured on the job while employed at NGHS

Social Security

When Eligible Immediately | **Who Pays** NGHS & You

NGHS pays Social Security equal to your contribution, as defined by the federal government

Credit Union

When Eligible Immediately | **Who Pays** You

Ability to save through payroll deduction

This guide is intended as an overview of the benefits that are available to you. The terms of your benefit plans are governed by legal Plan Documents, including insurance contracts. Should there be inconsistencies between this guide and the legal Plan Documents, the Plan Documents are the final authority of your benefits plans.



Northeast Georgia Health System

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