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### 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.

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### 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. (Note: Days are not deducted from PDO)

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### Jury Duty

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

Up to (1) one week your base hourly rate

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### Parking

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

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

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### 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.

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### Rewards & Recognition

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

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

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### Service Awards

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

Recognized at 5-year intervals

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### 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

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### Social Security

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

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

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### Credit Union

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

Ability to save through payroll deduction

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*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.*

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Northeast Georgia Health System

743 Spring Street NE | Gainesville, GA 30501



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## 2020 Benefits at a Glance

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GME RESIDENT

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### 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 / \$60 / Deductible then 50%

Specialist Co-Pays—\*\$60 / \$100 / Deductible then 50%

\*HP2 Office Visit Co-Pay \$20

\*HP2 Specialist Co-Pay \$40

*(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

*(Note: Specialty RX available at NGHS Employee Pharmacy or Optum Specialty Pharmacy)*

Participating retail Pharmacy \$25 / \$60 / \$80

*(Note: Generic Drugs at NGHS Employee Pharmacy no deductible)*

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### 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% /

Deductible 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 deductible)*

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### 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:

	You
Single	\$3,550
EE+ Spouse / EE + Child(ren)	\$7,100
Family	\$7,100

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### 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

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### 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

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### 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

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### Vision

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

Choose between two plans, EyeMed and VSP

Comprehensive vision exam—\$10 co-pay

Materials—\$10 co-pay

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### 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

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### 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

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### Optional Term Life / Accidental Death Insurance

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

**Who Pays** You

May purchase in \$10,000 increments not to exceed five

times base annual salary. Up to \$300,000, is guaranteed if

elected when initially eligible

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### 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 \$250,000 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.

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### A Short Term Disability Insurance

**When Eligible** Immediately

**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

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### 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. Option to purchase private

coverage that can be effective immediately

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### 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

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### 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: \$2,750 Healthcare; \$5,000 Dependent Care

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### Vacation

Residents may take up to 3 weeks of vacation (15 days).

Vacations must be requested in 1-week (Monday-Friday)

blocks and approved by the Program Director and

Program Coordinator.

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### 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

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### 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

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### 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

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### 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

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### Education Stipend

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

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

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### Occupational Health Services

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

Health assessments performed annually. On-site Nurse

Practitioner available to employees with minor illnesses

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### 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

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