



# 2021 Benefits at a Glance

GME Resident

**Northeast Georgia Health System, Inc.**

743 Spring Street • Gainesville, GA 30501

(770)219-7644

Benefit	When Eligible	Who Pays	You Receive								
Medical/Prescription Insurance											
1) Health Partners PPO	Immediately	NGHS & You	<p><b>Medical Plan (HP &amp; HP2 Network/Cigna OAP Network/Out of Network)</b>  Deductible (Individual) —\$1200 / \$2250 / \$3000  Office Visit Co-Pays—*\$40 / \$60 / Deductible then 50%  Specialist Co-Pays—*\$60 / \$100 / Deductible then 50%  *GME Residents Office Visit Co-Pay \$10  *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  <b>RX Program (Generic / Preferred / Non-Formulary/Specialty)</b>  \$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</p>								
2) Health Partners HDHP	Immediately	NGHS & You	<p><b>Medical Plan (HP Network/Cigna OAP Network/Out of Network)</b>  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%  <b>RX Program (Generic / Preferred / Non-Formulary)</b>  Deductible then 90% / Deductible then 90% / Not covered  Note: Annual preventative services covered at 100% (no deductible)</p>								
Health Savings Account	First of the second month following your date of hire	NGHS & You	<p>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.</p> <p><b>Annual Maximum Contributions:</b></p> <table data-bbox="889 1423 1328 1539"> <thead> <tr> <th></th> <th style="text-align: right;"><b>You</b></th> </tr> </thead> <tbody> <tr> <td>Single</td> <td style="text-align: right;">\$3,600</td> </tr> <tr> <td>EE+ Spouse / EE + Child(ren)</td> <td style="text-align: right;">\$7,200</td> </tr> <tr> <td>Family</td> <td style="text-align: right;">\$7,200</td> </tr> </tbody> </table>		<b>You</b>	Single	\$3,600	EE+ Spouse / EE + Child(ren)	\$7,200	Family	\$7,200
	<b>You</b>										
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EE+ Spouse / EE + Child(ren)	\$7,200										
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Dental Insurance											
Cigna	Immediately	NGHS & You	<p><b>Dental Program</b>  \$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 lifetime maximum per dependent child under age 19</p>								

<b>Benefit</b>	<b>When Eligible</b>	<b>Who Pays</b>	<b>You Receive</b>
401(k) Retirement Savings Plan	First of the month following 30 days of continuous employment	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	First day of employment	You	Opportunity to save for your retirement Contribution limits are set by the IRS on an annual basis
Vision	Immediately	You	Choose between two plans, EyeMed and VSP Comprehensive vision exam—\$10 co-pay Materials—\$10 co-pay
Aflac	First of the month following date of hire	You	Supplemental policies providing you Cancer, Lump-Sum Critical Care Protection Plan, Hospitalization, Accident/Sickness coverage
Basic Life / Accidental Death Insurance	First of the month following date of hire	NGHS	One times base annual salary, rounded to the next \$1,000, maximum \$175,0000
Optional Term Life / Accidental Death Insurance	First of the month following date of hire	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
Optional Spouse / Child Term Life Insurance	First of the month following date of hire	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.
Short Term Disability Insurance	Immediately	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	First of the month following date of hire	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	First of the month following date of hire	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	First of the month following date of hire	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
Paid Days Off (Includes Vacation, Holidays and Sick Days)	Year 1 15 Days Year 2 15 Days Year 3 15 Days Year 4 15 Days Year 5 15 Days Year 6 15 Days		
Chief Resident	20 Days		
Meals	\$75 a week		

<b>Benefit</b>	<b>When Eligible</b>	<b>Who Pays</b>	<b>You Receive</b>
Leaves of Absence (LOA)	Upon Employment	Can be paid or unpaid depending on PDO balance	Leave upon approval from the GME office and Human Resources. Leave may affect board eligibility and promotion per the promotion policy.
Family Medical Leave Act (FMLA)	After completion of 1250 hours in previous 12 months	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	Immediately	NGHS	Employees are encouraged to participate in on-the-job training and in-service educational courses offered by NGHS
Education Stipend	Immediately	NGHS	PGY-1 year \$800, PGY-2 year \$1,500, PGY-3 year \$3,000
Occupational Health Services	Immediately	NGHS	Health assessments performed annually. On-site Nurse Practitioner available to employees with minor illnesses
Employee Assistance Program	Immediately	NGHS	Professional counseling services for a variety of personal problems at no cost for employees and immediate family members
Wellness	Immediately	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	Immediately	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	Immediately	NGHS	Up to (1) one week your base hourly rate
Parking	Immediately	NGHS	Free, lighted and patrolled parking. Assistance to car available after dark
Cafeteria Discount	Immediately	NGHS & You	Discount on most foods from the Gainesville, Barrow and Braselton cafeterias. Payroll deduction available immediately
Rewards & Recognition	Immediately	NGHS	Recognizes employee service and achievements and provides various celebrations throughout the year
Service Awards	Immediately	NGHS	Recognized at 5-year intervals
Worker's Compensation	Immediately	NGHS	Insurance coverage is provided to employees who are injured on the job while employed at NGHS
Social Security	Immediately	NGHS & You	NGHS pays Social Security equal to your contribution, as defined by the federal government
Credit Union	Immediately	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.***