

# 2026 BENEFITS AT A GLANCE



Northeast Georgia Health System (NGHS) offers you a comprehensive benefits program, which provides flexibility for employees' diverse and changing needs. You are automatically enrolled for the company-paid benefits that are offered at no cost to you.

BENEFIT	ELIGIBILITY		COSTS	COVERAGE
	WHO	WHEN		
<b>Medical/Prescription</b>	FT, PT 32+	DOH	NGHS & You (Pre-tax)	Choose from PPO (HP, HP2 and Cigna OAP networks) or HDHP/HSA plan (HP and Cigna OAP networks). <a href="#">Compare plans now!</a>
<b>Dental</b>	FT, PT 32+	DOH	NGHS & You (Pre-tax)	\$50 deductible applies to basic and major services with 100% preventative, 80% basic and 50% major covered.
<b>Critical Illness, Hospital Care &amp; Accident Insurance</b>	FT, PT 32+	First of the month following DOH	You (After-tax)	Supplemental policies offering financial benefits as a result of specific medical events.
<b>Vision</b>	FT, PT 32+	First of the month following DOH	You (Pre-tax)	Choose between two plans, EyeMed and VSP Comprehensive vision exam—\$10 copay Materials—\$10 copay
<b>Basic Life and Basic Accidental Death &amp; Dismemberment (AD&amp;D) Insurance</b>	FT	First of the month following DOH	NGHS (Core benefit)	One times salary, rounded to the next \$1,000. Max of \$175,000.
<b>Voluntary Life &amp; AD&amp;D Insurance</b>	FT	First of the month following DOH	You (After-tax)	Purchase in increments of \$10,000 not to exceed five times base annual salary. Up to \$300,000 is guaranteed if elected when initially eligible.
<b>Voluntary Spouse/Child Life &amp; AD&amp;D Insurance</b>	FT	First of the month following DOH	You (After-tax)	Purchase in increments of \$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 dependent child up to age 26.
<b>Short Term Disability</b>	FT, PT 32+	First of the month following DOH	You (After-tax)	Choose up to 60% of your base weekly salary for qualified disability. There is a 6 month pre-existing condition period. Benefit will pay up to 26 weeks.
<b>Long Term Disability</b>	FT	First of the month following DOH	NGHS (Core benefit)	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.
<b>Well-Being</b>	FT, PT, PT 32+	DOH	NGHS (Core benefit)	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.
<b>Health Care Flexible Spending Account (FSA)</b>	FT, PT 32+	First of the month following DOH	You (Pre-tax)	Set aside pre-tax dollars from your paycheck up to the IRS maximum allowed amount to reimburse yourself for qualified Health expenses.
<b>Dependent Care Flexible Spending Account (FSA)</b>	FT, PT 32+	First of the month following DOH	You (Pre-tax)	Set aside pre-tax dollars from your paycheck up to the IRS maximum allowed amount to reimburse yourself for qualified dependent care expenses.
<b>Health Savings Account (HSA)</b> Eligibility limited to those who participate in the HDHP Plan.	FT, PT 32+	First of the second month following DOH	NGHS & You (Pre-tax)	Contribute up to the IRS maximum allowed amount to pay for health expenses or save for future qualified medical and retiree health expenses on a tax-free basis. You must participate in the HDHP Plan.
<b>401(k) Retirement Savings Plan</b>	FT, PT, PT 32+	First of the month following 30 days of continuous employment	NGHS & You (Tax-choice)	Contribute through payroll deductions on either a pre-tax or after tax (Roth) basis. NGHS matches 100% of the first 3% and 50% of the next 3%. Contribution limits are set by the IRS on an annual basis.
<b>457(b) Deferred Compensation Plan</b>	FT, PT, PT 32+	DOH	You (After-tax)	Save for your retirement through payroll deductions. Contribution limits are set by the IRS on an annual basis.
<b>Leaves of Absence (LOA)</b>	FT, PT, PT 32+	DOH	Paid or Unpaid (per PTO)	Leave upon approval from the GME office and Human Resources. Leave may affect board eligibility and promotion per the promotion policy.

DOH: Date of hire, FT: Full-Time (60-80 hours per pay period), PT: Part-Time (1 to 31 hours per pay period), PT 32+: Part-Time (32 to 59 hours per pay period)



# 2026 BENEFITS AT A GLANCE (CONT.)



BENEFIT	ELIGIBILITY		COSTS	COVERAGE
	WHO	WHEN		
<b>Family Medical Leave Act (FMLA)</b>	FT, PT, PT 32+	After completion of 1,250 hours in previous 12 months	Paid or Unpaid (per PTO)	Up to 12 or 26 weeks of leave for qualifying event. The number of weeks granted is based on the reason for absence.
<b>Group Legal Plan</b>	FT, PT 32+	First of the month following DOH	You (After-tax)	Assistance for covered legal services, consultations on the telephone, in-person, document preparation, and representation in many frequently needed legal matters.
<b>Paid Time Off (PTO) Includes Vacation, Holidays and Sick Days</b>	FT, PT 32+	DOH	NGHS (Core benefit)	Year 1: 15 days Year 2: 15 days Year 3: 15 days Year 4: 15 days Year 5: 15 days Year 6: 15 days
<b>Bereavement Leave</b>	FT, PT, PT 32+	DOH	NGHS	Up to three days of pay for the death of immediate family members. Days are not deducted from PTO.
<b>Jury Duty</b>	FT, PT 32+	DOH	NGHS	Up to (1) one week your base hourly rate.
<b>Rewards &amp; Recognition</b>	FT, PT, PT 32+	DOH	NGHS	Recognizes employee service and achievements and provides various celebrations throughout the year.
<b>Service Awards</b>	FT, PT, PT 32+	DOH	NGHS	Recognized at 5-year intervals.
<b>Employee Discount Program</b>	FT, PT, PT 32+	DOH	NGHS & You	Save time and money on travel, entertainment, shopping and more.
<b>Pet Insurance</b>	FT, PT, PT 32+	DOH	You (Self pay)	Protection against unplanned vet expenses for covered accidents or illnesses.
<b>Financial Well-being</b>	FT, PT, PT 32+	DOH	NGHS (Core benefit)	Learn about and improve your financial well-being with access to the Ramsey SmartDollar online tool.
<b>Education &amp; In-Service Programs</b>	FT, PT, PT 32+	DOH	NGHS	Employees are encouraged to participate in on-the-job training and in-service educational courses offered by NGHS.
<b>Education Stipend</b>	FT, PT, PT 32+	DOH	NGHS	PGY-1 year \$800, PGY-2 year \$1,500, PGY-3 year \$3,000.
<b>Employee Assistance Program (EAP)</b>	FT, PT, PT 32+	DOH	NGHS	Professional counseling services for a variety of personal problems at no cost for employees and immediate family members.
<b>Parking</b>	FT, PT, PT 32+	DOH	NGHS	Free, lighted and patrolled parking. Assistance to car available after dark.
<b>Meals</b>	FT, PT 32+	DOH	NGHS (Core benefit)	\$75 a week.
<b>Cafeteria Discount</b>	FT, PT, PT 32+	DOH	NGHS & You	Discount on most foods from the Gainesville, Barrow, Braselton and Habersham cafeterias. Payroll deduction available immediately.
<b>Employee Health Services</b>	FT, PT, PT 32+	DOH	NGHS	Health assessments performed annually.
<b>Worker's Compensation</b>	FT, PT, PT 32+	DOH	NGHS	Coverage provided to employees who are injured on the job while employed at NGHS.
<b>Social Security</b>	FT, PT, PT 32+	DOH	NGHS & You	Social Security contributions equal to your contribution, as defined by the federal government.

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