

**Georgia Regents University
Resident - Benefit Plan Summary**

Benefits are available to regular employees who have a work commitment of .75 or more. Temporary employees and those who work less than half-time are not eligible for benefits.

Plan	Coverage Information	Monthly Premiums (January 2015-December 2015)			
HEALTH	Comprehensive health care insurance plans administered by Blue Cross/Blue Shield of Georgia, including dependent coverage. Approximately 70% of the cost is paid by Georgia Regents University. New employees have the choice of plans: (1) Comprehensive Care (2) Consumer Choice HSA (3) HMO. *If you are a tobacco user you will incur an additional \$50 per month tobacco usage surcharge.	Employee EE+Child EE+Spouse Family	Comprehensive Care \$170.00 \$305.00 \$356.00 \$492.00	Consumer Choice HSA \$62.00 \$110.00 \$128.00 \$176.00	HMO \$176.00 \$315.00 \$368.00 \$508.00
DENTAL	GRU provides a two comprehensive dental plans through Delta Dental Insurance. Domestic Partner enrollment allowed in Delta Dental (Domestic Partner portion will be after tax).	Employee EE+Child (Children) EE+Spouse Family	Delta Base Plan \$27.74 \$52.66 \$55.46 \$88.72	Delta High Plan \$34.27 \$68.51 \$65.09 \$109.64	
BASIC LIFE	Free \$25,000 coverage for employee only.				
SUPPLEMENTAL LIFE	1 to 8 times annual salary. Coverage is for employees only. Coverage per \$1,000.00 of annual salary. Age calculated. Max is \$2,500,000.	Under 25= {\$0.057} 40-44={\$0.109} 60-64={\$0.590}	25-29={\$0.066} 45-49={\$0.143} 65-69={\$1.175}	30-34={\$0.083} 50-54={\$0.212} 70+={\$2.026}	35-39={\$0.091} 55-59={\$0.384}
CHILD LIFE	Coverage is for dependent children only. No dependent can be covered by more than one employee.	\$5,000 = \$0.50 \$10,000 = \$1.00 \$15,000 = \$1.50			
SPOUSE LIFE	Spouse/Domestic Partner can be enrolled in increments of \$10,000 up to a maximum of \$500,000.	Under 25= {\$0.043} 40-44={\$0.087} 60-64={\$0.592}	25-29={\$0.052} 45-49={\$0.133} 65-69={\$1.140}	30-34={\$0.070} 50-54={\$0.205} 70-74={\$1.850}	35-39={\$0.079} 55-59={\$0.385} 75+={\$3.001}
PERSONAL ACCIDENT INSURANCE	For employees: choose in increments of \$10,000 not to exceed the maximum of \$500,000. For employee and family: coverage for spouse if no children, is 50% of employee's coverage. If there are children, spouse's coverage is 40%, each child is 10%. Domestic Partner enrollment allowed.	Employee Only: \$0.16 per month per \$10,000 of coverage Family: \$0.28 per month per \$10,000 of coverage.			
LONG TERM CARE	Covers employee (spouse, parents, grandparents) in the event of nursing home confinement or home health care. Pays a daily benefit (\$60, \$80 or \$100) directly to the employee during confinement. Parents and grandparents subject to medical underwriting.	Based on age and the level of coverage requested			
SHORT TERM DISABILITY	Provides income in the event of your disability. There is a 14 day waiting period. Premiums are calculated based upon your age and salary.	ALL Ages \$0.291 per \$10 of covered benefit.			
LONG TERM DISABILITY	Provided at no cost to House Officers. Premiums are paid by GRU for the duration of employment.	Coverage provided is \$2,000 per month.			
SUPPLEMENTAL HEALTH INSURANCE	AFLAC offers three supplemental health products: Cancer insurance, hospital indemnity plan, and personal accident plan.	Premiums vary depending on the plans and level of coverage.			
RETIREMENT PLAN	For non exempt employees participation in the Teachers Retirement System is mandatory. Exempt employees have the option of participating in either the Teachers Retirement System (TRS) or the Optional Retirement Plan (ORP). Exempt employees have 60 days to make this irrevocable decision.	Contribution Rates: TRS - Employee contributes 6% of gross salary monthly and GRU contributes 13.15%. TRS is a defined benefit plan. ORP - Employee contributes 6% of gross salary monthly and GRU contributes 9.24%. ORP is a defined contribution plan. Federal legislation requires a maximum compensation limit of \$260,000- which may be used in			

TAX SHELTERED ANNUITY/DEFERRED COMPENSATION	GRU offers traditional 403(b) and 457 plans which allow employees to defer income tax on part of salary and Roth 403(b) and Roth 457(b). Payment of state and federal taxes on the deferred portion is not required until the year it is withdrawn by the employee.	Contributions are determined by the employee. Max is \$18,000 per year if under age 50. Max is \$24,000 per year if over age 50.
DEPENDENT CARE & HEALTH CARE FLEXIBLE SPENDING ACCOUNT	Allows you to contribute pre-tax dollars to an account if you have regular daycare and healthcare expenses. The funds are deducted from paycheck and employee is reimbursed for eligible dependent care and healthcare expenses from the account. Unused balance will remain with GRU.	Dependent Care Maximum of \$5,000 per year. HealthCare Maximum is \$2,550 per year.
HEALTH SAVINGS ACCOUNT (HSA)	A health savings account allows employees to make contributions on a pre-tax or after-tax basis. Employees can use the funds that have been contributed into the account for Qualified Medical Expenses (QME) or for general expenses in retirement.	<p>Contribution Limits Annual Employer Matching Seed Maximum:</p> <p>Single Coverage: \$3,350 - \$375 (less employer match)</p> <p>Family Coverage: \$6,650 - \$750 (less employer match)</p> <p>*Must be enrolled in the Consumer Choice HSA. J-1 Visa holders are not eligible.</p>
MILITARY LEAVE	Cannot exceed eighteen days in any one continuous period of absence.	
JURY DUTY	Full pay while on jury duty.	
SOCIAL SECURITY	Current contribution rates - 7.65% of monthly gross salary by employees and 7.65% by GRU.	
WORKERS COMPENSATION	Full coverage for on-the-job injuries as specified by the Georgia Employment Security Law.	
TUITION ASSISTANCE PROGRAM	Tuition Assistance waives the tuition and fees for employees enrolled in courses on Georgia Regents University campus and at other USG institutions. This program is available to full-time (100% work commitment) employees who have completed six continuous months of regular employment and are working towards a degree at one of the 35 participating USG institutions. Such eligibility must exist by the application deadline. This program waives the cost of up to nine (9) hours of tuition and fees per semester. USG distance learning and web-based courses are eligible.	
EMPLOYEE ASSISTANCE PROGRAM	An assessment and counseling program for all employees. Provides counseling for psychological problems.	
GRU ALERT	GRU maintains a mass notification system that allows you to receive emergency messages on multiple devices which includes outdoor warning sirens. Staff and students have been electronically subscribed to GRU alert. To review your contact information, make updates, or add additional phone numbers, log into the PAWS portal and select the GRU Alert icon.	