

## Employee Benefits Overview

### Introduction

This brochure is designed to provide an overview of your benefits as an active employee at Georgia College, even if you choose not to participate in some. As a benefits-eligible employee, your total compensation is more than just the dollars you receive in your paycheck.

Benefits are a significant part of your compensation package. The ongoing contributions from your employer (salary and benefits) represent a significant financial commitment to you and your family.

### Benefits Eligibility

**Employee:** All regularly employed faculty and staff working at least 30 or more hours per week are eligible to participate in the benefit plans. Those employed with 20-29 hours per week contribute to retirement and earn accrued leave only.

**Dependents:** Your legal spouse; dependent child(ren) under the age of 26; and your dependent child(ren) certified as medically disabled prior to their 26th birthday.

**Note:** You will be required to show documentation of your relationship to a dependent. Examples include a marriage certificate, birth certificate, adoption certificate and income tax returns. If both you and your spouse are eligible University System of Georgia (USG) employees, only one may elect to cover the other spouse and/or dependent children.

## Enrolling in Coverage

### Benefits Enrollment

You can enroll within 30 days of your employment or your benefits eligibility date. After that, you can enroll or make changes to your coverage:

- During the annual Open Enrollment period (held in the fall)
- When you experience a qualified change in family status

To enroll, access the ADP portal at <https://portal.adp.com> and enter your username and password. For first time users, see registration instructions in the **ADP Registration Instructions section**.

### Mandatory Retirement Enrollment

If you are a biweekly paid (non-exempt, benefits eligible), you will be enrolled in a retirement plan as of the first day of employment or your benefits eligibility date. For all monthly paid (exempt, benefits eligible), you have sixty calendar days from your hire date to make a decision.

To enroll, complete the TRS ORP Retirement Election Form.

### Voluntary Retirement Enrollment

You can enroll at any time during your employment. To establish a new account, complete the investment company's enrollment process and **GC Salary Reduction Agreement Form**.

## Qualifying Events

GC allows members to pay premiums on a pre-tax basis by adhering to IRS section 125. Under this program, the IRS has established strict rules regarding the changes you may make to your plans. The choices made during the open enrollment period must remain in effect for the entire plan year (January 1 - December 31). Exceptions are permitted under IRS rules when a member has a qualifying event such as a birth or marriage.

The effective date will be the date of submitting the qualifying change or the 1st day of the upcoming month.

### When Coverage Begins

Your benefits coverage becomes effective on the actual hire date (if the hire date is the first business day of the month and elections are made on or before the hire date) **or** the first day of the month following the completion of benefits enrollment.

### Medical Plans

When it comes to keeping you and your family healthy, we have you covered with several health care options:

- Consumer Choice HSA
- BCBS Comprehensive Care
- BlueChoice HMO
- Kaiser Permanente (KP) HMO

The pharmacy benefit plan provides you with a prescription benefit program administered by CVS/Caremark. BCBS plan members are provided access to a health care benefit tool Castlight to shop for medical services, prescriptions and doctors by cost, quality and location to reduce health care cost.

### Health Savings Account

Consumer Choice HSA plan members are eligible to open an Optum Bank Health Savings Account (HSA). This benefit can save you money on eligible health care and dental expenses. Employee contributions to this account are tax-free, saving you money on federal and state income taxes and Social Security taxes. The USG will match employee contributions to up to \$375 for individual coverage or \$750 for family coverage.

### Flexible Spending Accounts

Using Flexible Spending Accounts is one of the easiest ways to reduce your health care and dependent care costs, as these accounts allow you to use pre-tax dollars to pay for eligible health care and dependent care expenses. There are three types of FSA available: Health care, Dependent and Limited Purpose.

### Dental Plan

Delta Dental offers two plan options — a Base Plan and High Plan. Both plans cover preventive services, like routine checkups and cleanings, as well as basic and major services. However, there are important differences in annual benefit maximums, major benefit services and orthodontia coverage levels.

### **Vision Plan**

The USG provides vision coverage through EyeMed. Its provider network includes top national retail chains, such as LensCrafters®, Sears OpticalSM, Target Optical®, JCPenney Optical® and many Pearle Vision® locations. Most employees have access to local, in-network providers.

### **Life Insurance**

With Minnesota Life insurance coverage, through the USG, you can protect your family's income in the event of a death due to illness or accident. Basic life insurance with accidental death and dismemberment (AD&D) coverage is provided to you at no cost. Beyond that, you have options to choose additional life insurance coverage for you and your dependents and provide financial security for your family.

### **Disability**

The USG provides you with coverage to help protect your family's income against the unexpected; to include short-term disability (STD) and long-term disability (LTD).

### **LifeStyle Benefits**

Consumers are seeking strategies to save money on everyday products and services without sacrificing quality. Our Lifestyle Benefits program targets some of the most popular of these products and services, offering incredible discounts.

### **USG Perks**

The USG helps your dollar go further with the free USG Perks discount program. By leveraging the purchasing power of all our employees, you can save on almost everything you want to buy. You can also earn points for every dollar you spend and get even more stuff for free.

### **USG Retirement Plan**

It is the policy of the USG to provide for the retirement of all regular benefits-eligible employees, either through the Teachers Retirement System of Georgia (TRS) or the Optional Retirement Plan (ORP). All exempt benefits-eligible employees are required to participate in either TRS or ORP. Employees must make an irrevocable election to participate in one of these plans within 60 calendar days of employment. If no election is made, employees will automatically default to enrollment in TRS. All other non-exempt benefit employees must participate in the TRS.

Both the TRS and the ORP are designed to help you build retirement savings that you can combine with your personal savings and Social Security benefits to meet your financial needs in retirement.

### **Optional Supplemental Retirement Plan**

GC offers a 403(b) and 457(b) plan as voluntary retirement savings plans to supplement your TRS or ORP retirement plans. You can enroll in one or both plans at any time during your employment. You may elect to contribute on a pre-tax basis or after-tax basis to the 403(b) and/or 457(b) plans. These plans are funded with employee only contributions, there is no employer match.

### **Peach State Reserves**

Peach State Reserves (PSR) is a voluntary retirement benefit plan that offers you the opportunity to invest money toward securing the retirement that you envision. PSR offers two deferred compensation plans in compliance with Internal Revenue Code Sections 401(k) and 457(b), enabling participants to save for retirement on a tax-deferred basis.

### **Tuition Assistance Program (TAP)**

The purpose of TAP is to foster the professional growth and development of eligible employees. TAP is available to full time benefits-eligible employees of the USG who have successfully completed at least six (6) months of employment.

### **Georgia Higher Education Saving Plan**

The Path2College 529 Plan was created by the state of Georgia as a tax-advantaged way to help you save for the cost of higher education.

### **Paid Holidays**

If you are a regular/full-time or regular/part-time employee, you are eligible for twelve (12) paid holidays during the year. Temporary employees are not eligible for paid holidays, regardless of work commitment.

### **Annual Leave**

Vacation time varies based on your type of position and years of service. Accrual of leave is based on the time of month your employment begins. If you are employed on or before the 15th of the month, leave accrual begins the date of your employment. If you are employed after the 15th of the month, leave accrual begins on the 1st of the following month. You may accrue a maximum of forty-five days (45) the equivalent of 360 hours of annual leave. Any annual leave time accrued above the forty-five days (45) is forfeited as of December 31 of each year.

### **Sick Leave**

Sick time is available for yourself or to care for a member of your household. The amount of sick leave accrued will depend on your type of position.

### **ADP Registration Instructions**

Before you can access any ADP web applications, you will need to register as an ADP Portal user and create a Password. The ADP web applications allow you to access your electronic time card (when applicable), enroll in benefits (when applicable), view your pay statements, view your W-2s, and much more. Once you receive confirmation from HR that your hiring process is complete, you will follow these instructions to create your account. To create your account, you will need:

- Your Social Security Number (SSN)
- USG Passcode

To obtain the USG Passcode, contact the USG Shared Services Center (SSC) toll free at (855) 214-2644 or email [helpdesk@ssc.usg.edu](mailto:helpdesk@ssc.usg.edu).

For additional assistance, you may view a video demonstration provided by ADP at [https://support.adp.com/netsecure/pages/pub/clientuser/1.0/ssr/ADP\\_Employee\\_Self\\_Service\\_Registration.htm.htm](https://support.adp.com/netsecure/pages/pub/clientuser/1.0/ssr/ADP_Employee_Self_Service_Registration.htm.htm).

### **Need Assistance**

If you need assistance with these instructions, receive an error message at any step in the process or have any concerns once you are logged in, please contact SSC Customer Support team for assistance. SSC normal business hours are Monday through Friday, 8 a.m. – 5 p.m., except holidays. You can call toll free at (855) 214-2644 or email [helpdesk@ssc.usg.edu](mailto:helpdesk@ssc.usg.edu).

## Vendor Contact Information

Benefits	Vendor	Phone Number	Website
<b>Medical</b>	<ul style="list-style-type: none"> <li>• Comprehensive Care</li> <li>• Blue Choice HMO</li> <li>• Consumer Choice HSA Blue Cross Blue Shield (BCBS)</li> </ul>	1-800-424-8950	<a href="http://www.bcbsga.com/bor">www.bcbsga.com/bor</a>
<b>Pharmacy Benefits</b>	CVS/Caremark (all BCBSGa administered plans)	1-877-362-3922 TDD: 1-866-231-4403	<a href="http://www.usg.edu/hr/benefits/pharmacy">www.usg.edu/hr/benefits/pharmacy</a>
<b>Medical</b>	Kaiser Permanente	404-261-2590	<a href="http://www.kp.org">www.kp.org</a>
<b>Dental</b>	Delta Dental	1-800-471-4217	<a href="http://www.deltadentalins.com/usg">www.deltadentalins.com/usg</a>
<b>COBRA</b>	ADP Services	1-800-770-7981	<a href="http://www.benedirect.adp.com">www.benedirect.adp.com</a>
<b>HSA/FSA Accounts</b>	Optum	1-877-470-1771	<a href="https://mycdh.optum.com/">https://mycdh.optum.com/</a>
<b>Vision</b>	EyeMed	1-866-800-5457	<a href="http://www.eyemed.com">www.eyemed.com</a>
<b>Benefit Payments</b>	ADP Services	1-800-770-7981	<a href="http://www.benedirect.adp.com">www.benedirect.adp.com</a>
<b>Self-Service Portal</b>	Shared Services Center	1-855-214-2644	<a href="http://www.ssc.usg.edu">www.ssc.usg.edu</a>
<b>403(b), 457, ORP</b>	Fidelity	1-800-343-0860	<a href="https://www.fidelity.com/">https://www.fidelity.com/</a>
<b>403(b), 457, ORP</b>	TIAA-CREF	1-800-842-2003	<a href="http://www.tiaa-cref.org/usg">www.tiaa-cref.org/usg</a>
<b>403(b), 457, ORP</b>	VALIC	1-800-448-2542	<a href="http://www.valic.com/usg">www.valic.com/usg</a>
<b>529 GA Higher Education Savings</b>	TIAA-CREF	1-877-424-4377	<a href="https://www.path2college529.com/">https://www.path2college529.com/</a>
<b>401(k), 457(b)</b>	Peach State Reserves	1-877-424-4377	<a href="https://beplb02.portal.hewitt.com/web/stateofgeorgia/welcome/?forkPage=false/">https://beplb02.portal.hewitt.com/web/stateofgeorgia/welcome/?forkPage=false/</a>
<b>Teachers Retirement System</b>	Teachers Retirement System of Georgia	1-404-352-6500	<a href="http://www.trsga.com">www.trsga.com</a>
<b>Short-Term and Long-Term Disability</b>	MetLife	1-866-832-5759	<a href="http://www.metlife.com">www.metlife.com</a>
<b>Life</b>	Minnesota Life	1-866-293-6047	
<b>Accident, Cancer, Critical</b>	AFLAC	478-454-7512	<a href="mailto:john_collins@us.aflac.com">john_collins@us.aflac.com</a>
<b>Care and Recovery Insurance Lifestyle Benefits</b>	Lifestyle	Safe Identity (Code 8524): 1-877-406-1017 Road Assist (Code 47128): 1-866-611-7043 Legal Services: 1-800-305-6816 Tax Help Line: 1-866-544-4399	<a href="http://www.hperx.com">www.hperx.com</a>



The Office of Human Resources Compensation and Benefits unit is available to assist you with questions about your health care, insurance and retirement plans.

**Benefits Services**  
 Phone: 478-445-5596  
 Email: [benefits@gcsu.edu](mailto:benefits@gcsu.edu)  
 Fax: 478-445-0491