

Employee Benefits

The following paragraphs briefly describe the benefit programs of the institution available to all regularly employed staff members serving in a half-time or better capacity. Further details on these benefits are available in Human Resources and Employee Development.

- ✓ **Sick Leave:** Staff employed on a half-time or better regular basis are entitled to a monthly sick leave accrual. The maximum monthly accrual is eight hours per month for full-time staff. Other eligible staff members earn sick leave in an equivalent ratio to their percentage of employment. There is no limit on the amount of sick leave one may accrue.

- ✓ **Vacation Time:** The rate of accumulating annual leave is based on the anniversary date of current employment as shown below. Regular employees working half-time or more shall earn and accrue vacation time in an equivalent ratio to their percentage of time employed. Accumulated vacation leave cannot exceed 360 hours at December 31 of each calendar year. Upon termination of employment, vacation accrued values may be paid to the staff member, not to exceed the 360 maximum.

- ✓ **Social Security:** All regular staff members are covered by Social Security. Enrollment in this program and deductions will be taken from all earned wages.

- ✓ **Worker's Compensation:** Provisions of the Worker's Compensation Act administered by the State of Georgia's Department of Administrative Services (DOAS) cover all staff members. If you are injured on the job, you must report the injury to your supervisor immediately. Your supervisor will report your injury to DOAS and AmeriSys who will assist in selecting a physician as well as scheduling appointments and follow-up care.

- ✓ **Retirement Plans:** Half-time or better regularly employed staff members must participate in the Teachers Retirement System of Georgia's retirement plan. Part-time staff members not otherwise covered by a public retirement program must participate in the State of Georgia's Defined Contribution Plan. Those requiring further details on these programs are encouraged to contact Human Resources and Employee Development.

- ✓ **Tax Shelter Annuities:** The advantage of pre-tax savings programs under the provisions of Section 403(b) of the I.R.S. code is available to staff members. You may contact Human Resources and Employee Development to determine which companies are represented.

- ✓ **Group Insurance Programs:** A comprehensive group insurance package is available to all half-time or better regular staff members. The following paragraphs briefly discuss the types of coverage and eligibility requirements. Full details are available in Human Resources and Employee Development and coverage's are subject to change as approved by the Board of Regents.

- ✓ **Long Term Disability**: Available upon employment without proof of medical insurability, thereafter, during open enrollment with medical approval by the company.
- ✓ **Basic Life Insurance**: The University upon your employment provides \$25,000 in life insurance. Enrollment is automatic; however, beneficiary and other personal data are required. Human Resources and Employee Development will provide forms for your completion.
- ✓ **Supplemental Life Insurance**: Upon employment and without proof of insurability within a 30-day period, you may purchase up to three times your contract salary in additional life insurance. Premiums are based upon employee's age and amount of protection elected. Thereafter, requested enrollment is limited to open enrollment period and proof of insurability must be provided to company for approval of coverage.
- ✓ **Dependent Life Insurance**: You may purchase a family life insurance program insuring each eligible dependent for \$10,000 for a flat monthly premium of \$4.70. Eligibility and proof of insurability are the same as with supplemental coverage.
- ✓ **Health Insurance**: Within a 30-day period of your employment, and without proof of insurability, you may enroll yourself and eligible dependents in the health insurance program. Employees have the option of going with one of 3 plans under the health insurance program: Preferred Provider Option (PPO), PPO Consumer Choice or HSAPPO(HDHP). Enrollment beyond initial eligibility can only be accomplished during the open enrollment period. Further details of the program are available in Human Resources and Employee Development.
- ✓ **Dental Insurance**: The dental plan provides for two check-ups and cleanings per year without a deductible and coverage for restorative work at 80% after a \$50 annual deductible. The plan has a \$1,000 orthodontic lifetime maximum benefit and \$1,200 annual maximum benefit per person. **Dental insurance is only open during the first 30 days of employment. There is no regular open enrollment for dental insurance during the annual open enrollment period each year.**
- ✓ **Flexible Benefit Programs**: All eligible employees may participate in this program, which is authorized under Section 125 of the I.R.S. Code. Enrollment may be upon employment and/or during the open enrollment period. Changes cannot be made unless a qualifying event occurs, e.g., marriage, death. Changes must be consistent with qualifying event. Currently two options are available, and they are briefly described below.
 - a) **Dependent Care Account**: Those having eligible dependents may pay their child care expenses with "pre-tax" dollars.
 - b) **Medical Spending Account**: You may pay non-reimbursed medical expenses with "pre-tax" dollars, thus effecting tax savings and reducing overall medical expenses. Details on these programs are available in Human Resources and Employee Development.

- ✓ **Open Enrollment Period**: All programs that are open enrolled may be changed during the open enrollment period (Dates to be announced) with changes becoming effective January 1st of the ensuing year.
- ✓ **Benefits at Retirement**: Certain benefits may be continued upon your retirement, assuming you have 10 years of University System service and you meet the requirements for the associated plan of retirement. Details on these benefits are available in Human Resources and Employee Development.
- ✓ **Benefits at Termination**: Certain programs of insurance may be converted to private coverage upon separation. Conversion must be made during a 30-day period following last date of employment. Contact Human Resources and Employee Development for further details.
- ✓ **Corporate Membership with YMCA**: Allows family and individual membership for the Valdosta and Lake Park facilities at a discounted corporate rate. Contact Human Resources and Employee Development for membership requirements.
- ✓ **Georgia Higher Education Savings Plan**: Employees participate in this “pre-tax” program which offers a smart and flexible way to help save for future higher education expenses for eligible dependents.
- ✓ **Long Term Care**: Involves a wide variety of services for the employee and eligible dependents with prolonged physical or cognitive disability. Offered within the first 30 days of employment and during open enrollment. See Human Resources and Employee Development for more details.
- ✓ **AFLAC**: Provides several programs that are in addition to regular health coverage and are direct-pay to the employee. Before tax and after tax plans are available. Offered within the first 31 days of employment and during open enrollment. Information is available through the vendor or in Human Resources and Employee Development.
- ✓ **Credit Union**: The Valdosta Educator’s Credit Union serves our institution’s faculty, staff, and retirees. The convenience of payroll deductions, competitive loan rates, and interest on savings make this an attractive option.