



GEORGIA DEPARTMENT OF CORRECTIONS

EMPLOYEE BENEFITS INFORMATION

The Georgia Department of Corrections offers an attractive entry-level salary and optional benefits package to its employees. Benefits options include:

- ◆ Health Insurance
- ◆ Dental Insurance
- ◆ Life Insurance
- ◆ Accidental Death and Dismemberment Insurance
- ◆ Vision Insurance
- ◆ Short-term and Long-term Disability Insurance
- ◆ Health Savings Account
- ◆ Spending Accounts
- ◆ Legal Insurance
- ◆ Long-term Care Insurance
- ◆ Specified Illness
- ◆ Retirement
- ◆ Peach State Reserves (401k or 457 plan)
- ◆ Optional Private Insurance Plans (AFLAC & Colonial Life Insurance)
- ◆ 12 paid holidays per year
- ◆ Up to 15 days of Annual Leave accrued per year
- ◆ Up to 15 days of Sick Leave accrued per year
- ◆ Paid Training
- ◆ Educational Opportunities
- ◆ Direct Deposit
- ◆ State Employees Credit Union
- ◆ Savings Bonds
- ◆ Path2College 529 Plan
- ◆ Peace Officer Annuity and Benefit Fund (if applicable)
- ◆ Police Benevolent Association of Georgia (if applicable)
- ◆ State of Georgia Indemnification Program (if applicable)
- ◆ Correctional Peace Officers Foundation
- ◆ Montgomery GI Bill Program

Health Insurance (Optional):

Two different Health Insurance options and tier levels are offered to new employees. Employees may elect Employee, Employee/Spouse, or Employee/Spouse/Child(ren) coverage in one of the following options with either Cigna Healthcare or United Healthcare:

- Health Reimbursement Account (HRA)
- High Deductible Health Plan (CDHP)

It is necessary for new-hires to complete the corresponding form below to elect or decline Health Insurance Coverage:

- [State Health Benefit Plan New Enrollee/Transfer Form](#)
- [State Health Benefit Plan Declination Form](#)

For additional information regarding Health Insurance options and coverage, see the State Health Benefit Plan Decision Guide at:

[State Health Benefit Plan New Enrollee Decision Guide](#)

Dental Insurance (Optional):

Optional dental coverage is provided by three dental plans. Employee may choose from different tier levels such as Employee Only, Employee/Spouse, Employee/Child(ren), or Employee + Family:

- Regular Dental Plan
- Preferred Provider Organization (PPO)
- Pre-paid Dental Plan

Both the Regular Dental Plan and the PPO Dental Plan are offered through United Concordia. With the Regular Dental Plan, the employee can use any dentist. With the PPO Dental Plan, the employee must select either a PPO dentist (providing greater benefits) or a non-PPO dentist (that provides fewer benefits).

The Pre-paid Dental Plan is offered through Cigna Dental. With the Pre-paid Dental Plan, the employee must select a dentist affiliated with that plan in order to receive benefits.

Employee Life Insurance (Optional):

This option provides life insurance to employees. The premium for this optional life insurance is based on your age, salary, and selected coverage amount. Options are available 1X, 2X, 3X, 4X, 5X, 6X, 7X, 8X, and 9X your annual pay with a maximum coverage of \$500,000.

Spouse Life Insurance
(Optional):

Spouse Life Insurance can only be purchased if the employee purchases life insurance. Coverage is available in the amounts of: \$6,000.00, \$12,000.00, \$30,000.00, \$60,000.00, 100,000.00, \$150,000.00, \$200,000.00, or \$250,000.00

Child Life Insurance
(Optional):

Child Life Insurance can only be elected, for eligible children, if the employee enrolls in employee life insurance. Coverage is available in the amounts of \$3,000, \$6000, \$10,000, \$15,000, or \$20,000.

Eligible children are:

- Unmarried, dependant on you for support **and** under the age of 19.
- Unmarried and a full-time student under the age of 26.

Accidental Death & Dismemberment Insurance
(Optional):

This coverage will only pay benefits if your death or injury is the result of an accident. Options are available in 1X, 2X, 3X, 4X, 5X, 6X and 7X of your annual pay with maximum coverage of \$500,000. Only employee AD&D coverage is offered.

Vision Insurance
(Optional):

Vision Insurance is offered through OptumHealth Vision. This coverage is available with two plan options – Select and Select Plus. Employee may choose from different tier levels: Employee Only, Employee + Spouse, Employee + Child(ren), or Employee + Family. This benefit is provided through a network of providers and covers eligible vision expenses.

Disability Insurance
(Optional):

Short-term and Long-term disability options offer coverage of up to 60% of your salary if the employee is unable to work due to a medical disability. Only employee Disability coverage is offered. The premiums are based on the employee's age and benefit salary.

NOTE: Short-term and Long-term Disability will be subject to pre-existing limitations. Benefits under both plans may be reduced by other income benefits.

Spending Accounts (Optional):

There are two types of spending account plans available:

- Health Care
- Dependant Care

Health Care Spending Account – Money placed in the Health Care Spending Account can only be withdrawn to pay for health care related (medical) expenses. Examples of expenses are deductibles and co-pays for Health, Dental, and Vision insurance. A maximum amount of \$5,040 per year can be put into this account. Money not withdrawn during the plan year does not rollover into the next plan year and will be forfeited.

Child Care Spending Account – Money placed in the Child Care Spending Account can only be withdrawn to pay for expenses for children under the age of 13. Examples of child expenses are preschool, nursery and daycare expenses. A maximum amount of \$4,992 per year can be put into this account. Money not withdrawn during the plan year will be forfeited.

Legal Insurance (Optional):

Legal Insurance is available in single or family coverage. Employees may select from two plan options; Select Option or Select Plus Option:

Select Plan Option: Covers Document Preparation, Four hours of Attorney Office Work per plan year, Real Estate Matters, Traffic Charges, Wills and Trusts.

Select Plan Plus Option: Covers the same services as the Select Option with these additional services: Adoptions, Additional four hours Attorney Office Work each plan year, Child Custody/Child Support, Consumer Protection, Debt Collection Defense, Defendant Civil Action Benefit, Document Review, Estate Administration and Estate Closing, Eviction Defense, Guardianship/Conservation, Immigration/Naturalization, Internal Revenue Service Audit, Juvenile Court Proceeding, Matrimonial Matters, Name Change

Long Term Care (Optional):

Long Term Care Insurance is designed to protect you financially, by paying benefits, if you need long term care. Coverage for nursing facilities or home/day assisted living facilities is provided. You can choose from three daily benefit levels. This plan is offered to you, your spouse, your parents and your parents-in-law.

Specified Illness (Optional):

Specified Illness Plan is offered by Continental American Insurance Company. With the group specified illness plan, the goal is to help you and your family cope with and recover from the financial stress of surviving a critical illness or condition.

Employee Coverage Levels:
\$5000, \$10,000, \$20,000,
\$30,000, \$40,000, \$50,000

Spouse coverage and Child coverage is also offered under this plan. Employee must have coverage in order to cover their spouse and/or child(ren).

Spouse Coverage Levels:
\$5000, \$10,000.

Child Coverage: Child (ren) covered at no additional cost; all children are covered at 25% of employee benefit amount.

Additional information regarding Flexible Benefits options mentioned above can be accessed at:

<http://team.georgia.gov/portal/site/FLEX/>

Retirement:

During the 2008 Georgia Legislative Session, the legislature passed Senate Bill 328, which provides for a new retirement plan for state employees hired on and after January 1, 2009. The new plan is called the **Georgia State Employees' Pension & Savings Plan (GSEPS)**. It combines a traditional pension plan with a 401(k) plan that includes an employer match.

- **Pension Plan (Mandatory)**
- Defined Benefit (DB)
Plan provides a pension benefit formula of 1% x years of service x highest average salary (30 years = approximately 29% of salary as a monthly benefit). Vesting for the DB plan is 10 years.
- **GSEPS 401(k)** - Plan provides State matching up to 3% with member contributing 5%, utilizing the [Peach State Reserves 401\(k\) Plan](#).

For more details regarding GSEPS you may visit:

http://www.ersga.org/GSEPS/GSEPS_main.htm.

Peach State Reserves
(optional):

The State of Georgia Peach State Reserves Program is a plan regulated by Congress that allows employees to put aside a portion of their income before taxes are deducted. The intent of this program is to allow employees to build financial security, especially for retirement. Peach State Reserves offers two plans: 401k and 457.

To learn more about Peach State Reserves you may visit their website at www.ersga.org/PSR/employee/default.asp.

Miscellaneous Benefits:

- **Pay Days** – Pay days are the 15th and the end of month. Fulltime employees are paid for the current pay period. Hourly employees are paid on a two-week lag. If a payday falls on a Holiday or weekend, employees will be paid on the last workday prior to that event.
- **Performance-Based Increase Eligibility** – An employee's performance year runs from July 1 to June 30. Eligible employees that meet performance standards may receive a performance-based increase on January 1.
- **State Holiday** – State employees are paid for 12 holidays per year.
- **Leave** – Employees accrue annual leave and sick leave each pay period.
 - **Annual Leave** – accrual rate of annual leave is based on years of employment. Employees with less than 5 years of employment accrue 5 hours per pay period. Employees with 5-10 years of employment accrue 6 hours per pay period. Employees with 10+ years of employment accrue 7 hours per pay period. Annual leave can be accrued up to 360 hours, and is then forfeited.
 - **Sick Leave** – accrual rate of sick leave is 5 hours per pay period, regardless of years of

employment. Sick leave can be accrued up to 720 hours, and is then forfeited.

- **Forfeited Leave** – forfeited leave is not lost; it can be restored in emergency situations or can be used toward retirement service time if an employee has accumulated 960 hours of forfeited leave.

Other Benefits Available:

AFLAC
Colonial Insurance
Direct Deposit
State Employees Credit Union
Central State Hospital Credit Union
Savings Bonds
Path2College 529 Plan
Employee Support Services
Leave Donation Program
Service Awards
Service Employees International Union
Peace Officers Annuity and Benefit Fund (if applicable)
Police Benevolent Association of Georgia (if applicable)
State of Georgia Indemnification Program (if applicable)
Correctional Peace Officers Foundation
Montgomery GI Bill Program