

Cobb County Government Employee Benefits

Full-time employees of Cobb County are offered a comprehensive benefits package to meet their personal needs. Benefits listed below are for full-time employees unless otherwise indicated.

Health Plan - Blue Cross Blue Shield of Georgia offers three different types of health benefit plans: PPO, CDHP/Open Access POS, or HMO. Kaiser Permanente also offers an HMO. The PPO and the CDHP Open Access POS options allow a choice to use doctors in the respective networks to receive in network benefits or choose a doctor outside of the network for a reduced benefit. The HMO option requires the selection of a Primary Care Physician (PCP) and most specialist care services must be approved with a referral from the PCP; there is no payment to providers outside the network. Please see the following two pages for comparisons on each of these plans.

Dental Plan - Dental benefits through CIGNA Healthcare are provided at no cost to eligible employees. Family coverage may also be elected for an additional cost. The plan allows you to use any dentist, however, if a network provider is used, charges for provider services may be less. Annual deductible is: \$50/Single; \$150/Family. Annual benefit maximum is: \$1,000/Person.

Life Insurance - A life insurance benefit with a value equal to 2 times your basic annual earnings is automatically provided at no cost. You will need to designate a beneficiary. You may also elect to increase your life insurance an additional 1 times annual salary and may elect spouse and dependent coverage for an additional cost.

Long Term Disability - Provides 60% of your salary if you experience a long term disability resulting from accidental injury or illness. Long term disability is provided at no cost to you. A 10% "buy-up" option is also available for an additional cost. Benefits begin after 6 months of disability.

Flexible Spending Accounts Program (Cafeteria Plan) - Offers you a way to set aside pre-tax dollars to pay for out-of-pocket expenses for health care and dependent child care.

Leave and Holidays - You will receive 10 paid holidays per year and will also accrue sick and annual leave. Annual leave accrual begins after 6 months of employment.

Life Balance - This program offers confidential counseling and referral services to help with life issues. Three (3) free visits per situation per year are available to you and your family at no cost.

Supplemental Insurance - Supplemental insurance policies offer additional coverage for you and your family (i.e., short term disability, intensive care, cancer and more). The cost of the policy depends on your choice of coverage. *Available to part-time employees.*

Cobb County Government Employees' Pension Plan - Effective January 1, 2010, all new employees will automatically be enrolled in the New Hybrid Defined Benefit/Defined Contribution Plan. The Plan has two components: a **Defined Benefit component** and a **Defined Contribution component**. The **Defined Benefit component is mandatory** and the contribution amount is determined by the County. The employee's pre-tax contribution is a percentage of the employee's gross pay. The employee's Contribution Rate is currently 5% and should not increase over time, although this can't be guaranteed. The **Defined Contribution component is voluntary**. In addition to the 5% mandatory contribution of their salary to the Defined Benefit Plan, employees may also decide to contribute a portion of their salary each year into the Defined Contribution Plan up to the maximum amount permitted by the IRS. The County will make a 50% matching contribution up to 2%. **Vesting:** For the mandatory Defined Benefit Component, employees will become 100% vested after ten (10) years of service. For the voluntary Defined Contribution Component (County Match Portion), vesting will be a graduated schedule at 20% vesting per year of service with 100% vesting after five years of service. For the Voluntary Defined Contribution Component (Employee Portion), vesting will be immediate. For more information, visit: <http://hr.cobbcountyga.gov/pension-fund>.

Additional Retirement Savings - Optional retirement savings programs provide you with ways to supplement your retirement income such as the 457 Deferred Compensation Program and Roth IRA. *Additional retirement savings options are available to part-time employees.*

IBM Southeast Employees' Federal Credit Union specializes in serving government employees and offers convenient banking services through payroll deduction. For more information, visit their web site at: www.ibmsecu.org. *Available to part-time employees.*

Health Place - You may become a member of the fitness program at Wellstar Kennestone Hospital's Health Place at reduced rates available through payroll deduction. *Available to part-time employees.*

Cobb County Aquatic Centers - There is no charge for employees or their immediate family members who want to use the Cobb County Aquatic Centers. Nominal daily fees apply for classes. *Available to part-time employees.*

2011 Medical Plan Side-by-Side Comparison

Blue Cross Blue Shield PPO

BlueChoice Preferred Provider
Option (PPO)

Blue Cross Blue Shield HMO

BlueChoice Healthcare Plan (HMO)

Kaiser Permanente Signature HMO

HMO Option

BENEFIT FEATURES

Annual Deductible (per individual)

Coinurance (you pay)

Out-of-Pocket Maximum (Annual)

Preexisting Condition Limitations

Office Visit Copay

PCP Required

Specialist Referral Required

* Dependents under the age of 19 are exempt from pre-existing limitations.

IN-NETWORK	NON-NETWORK
\$300	\$400
20%	40%
\$1,500 single \$3,000 family	\$3,000 single \$9,000 family
Yes*	Yes*
\$20	N/A
No	N/A
No	N/A

NETWORK ONLY
\$0
10%
\$1,000 single \$3,000 family
No
\$15
Yes
Yes

NETWORK ONLY
\$0
10%
\$1,000 single \$3,000 family
No
\$15
Yes
No

PHARMACY COPAYS

Generic

Brand Formulary

Brand Non-Formulary

MEDCO	
RETAIL	MAIL ORDER 90-day supply
\$10	\$20
\$20	\$50
\$35	\$87.50

MEDCO	
RETAIL	MAIL ORDER 90-day supply
\$10	\$20
\$20	\$50
\$35	\$87.50

KAISER PHARMACY	
RETAIL (Kaiser Facility)	MAIL ORDER 90-day supply
\$10	\$20
\$20	\$40
N/A	N/A

2011 BI-WEEKLY PREMIUMS

Single

Single + 1

Family

REGULAR	TOBACCO
\$63.56	\$83.56
\$172.38	\$192.38
\$234.73	\$254.73

REGULAR	TOBACCO
\$26.02	\$46.02
\$88.31	\$108.31
\$119.83	\$139.83

REGULAR	TOBACCO
\$19.35	\$39.35
\$69.27	\$89.27
\$93.51	\$113.51

WEB SITES

www.bcbsga.com

www.bcbsga.com

www.kp.org

Consumer Driven HRA Plan (CDHP) Open Access Point of Service (OA POS)

How it works:

Health Reimbursement Account (HRA) - Benefit dollars are provided each year by the HRA funded by Cobb County.

Coverage Level	HRA Dollars	Employee Pays (Out of pocket funds or Flex Spending Dollars)	CDHP Deductible
Single	\$500	\$500	\$1,000
Single + 1	\$750	\$750	\$1,500
Family	\$1,000	\$1,000	\$2,000

1

First, HRA Dollars, \$500; \$750; or \$1,000; funded by Cobb County for full cost of prescriptions, doctor's visits, radiology, lab work, etc.

2

Next \$500; \$750; or \$1,000 is paid by the Employee for full cost of prescriptions, doctor's visits, lab work, etc. toward meeting the \$1,000; \$1,500; or \$2,000 CDHP deductible.

If enrolled in the Flexible Spending Account, FSA funds can be used to pay these costs if money has been set aside for the Plan Year.

Unused HRA funds roll over year-to-year to help offset future out-of-pocket costs.

3

After the CDHP deductible has been met by a member or members of the family, traditional health coverage will be covered by the Open Access POS Plan.

Consumer Driven HRA Plan (CDHP)

Open Access Point of Service
(OA POS)

BENEFIT FEATURES	IN-NETWORK	NON-NETWORK
Office Visit Coinsurance (you pay)	20%	40%
Out-of-Pocket Maximum (Annual)	\$2,500 single \$3,000 single+1 \$5,000 family	\$3,000 single \$4,500 single+1 \$7,000 family
Pre-existing Condition Limitations	Yes*	Yes*
PCP Required	No	N/A
Specialist Referral Required	No	N/A

PHARMACY COPAYS

After meeting CDHP deductible

	RETAIL	MAIL ORDER 90-day supply
Generic	\$10	\$20
Brand Formulary	\$20	\$50
Brand Non-Formulary	\$35	\$87.50

2011 BI-WEEKLY PREMIUMS

	REGULAR	TOBACCO
Single	\$26.85	\$46.85
Single + 1	\$97.34	\$117.34
Family	\$133.08	\$153.08

WEB SITE

www.bcbssa.com