

City of Oakwood Employee Benefit Summary

Health Benefits

Medical – Medical coverage is through Georgia Municipal Association (GMA) and offers three health plans to employees:

- a) Option 1:HMO (90) – City pays 100%; Employee pays 0%
- b) Option 2: POS (80/60) – City pays 100%; Employee pays 0%
- c) Option 3: PPO (90/70) – City pays 100%; Employee pays 0%

The City’s current health insurance provider is Anthem and its prescription provider is Aetna.

Note: If the City’s monthly cost of providing POS or PPO coverage is greater than similar HMO coverage, the employee will pay the monthly difference through payroll deduction.

Dental – Effective May 1, 2015 the City offers Dental coverage through the Georgia Municipal Association (GMA).

- a) Employee pays 100% through payroll deduct
- b) City reimburses a maximum of \$1,000.00 per family for regular dental procedures per year
- c) City reimburses a maximum of \$1,000.00 per family member for orthodontics per lifetime

Vision – Effective January 1, 2020 the City offers Vision coverage through the Georgia Municipal Association (GMA). The employee pays 100% of cost through payroll deduction.

Life Insurance - The City pays full cost for employees through MetLife
Coverage if \$25,000 for life employee life insurance
Additional \$25,000 for accidental death and dismemberment coverage

Additional life insurance options are available at 100% employee cost

Long Term Disability – The city pays full cost for employees through Anthem/Greater Georgia Life.

Retirement

The City pays full cost for employees through Georgia Municipal Association (GMA).

- a) Early Retirement
 - a. Attainment of age 55.
 - b. Complete 10 years of credited service

- b) Normal Retirement
 - a. 65 years of age
 - b. 5 years vesting
 - c. 3.6% per year benefit (cap of 90%)
- c) Rule of 75 Retirement
 - a. Retirement age is reached when the employee's chronological age and their years of service added together equal 75.
 - b. 3.6% per year benefit (cap of 90%) of the final average earnings over the last 5 years of employment

Salary

Pay Scale - The pay scale shall consist of 21 steps of pay levels, each being 2.5% higher than the next preceding pay step. Additionally, there shall be 24 pay grades, each being 5% higher than the next preceding pay grade. See example in the Oakwood Personnel Procedures Manual.

Withholdings

Income Tax Withholding - Lawful amounts are withheld from each paycheck to assure proper payment of federal and state income taxes.

Social Security Taxes - City employees hired after March 31, 1986 are subject to the hospital insurance/Medicare portion of the Social security tax under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). It is a combined employer/employee tax and requires a 50/50 match. The employee's portion is withheld each pay period.

Unemployment Taxes - The City makes contributions under the Federal Unemployment Tax Act. Employees are therefore eligible for unemployment compensation under certain circumstances.

Employee Leave

Annual Leave – Absences due to vacation or other personal business.

- a. Employed with City for less than two years – one week (40 hours)
- b. Employed with City from two to five years – two weeks (80 hours)
- c. Employed with City over five years – three weeks (120 hours)
- d. Accrued and unused leave shall be paid to employee on the employee's anniversary date. Employees can exercise the option to carry over a maximum of 120 hours of annual leave.

Sick Leave - Paid leave that is earned and is to be used only for (a) actual sickness or injury of the employee; (b) medical, dental or eye examinations; (c) legal quarantine or (d) the care of an immediate family member to include spouse, child or parent, as defined under the Family and Medical Leave Act.

- a. All full-time regular employees shall be entitled to earn and accrue sick leave at the rate of eight hours per month.
- b. Unused sick leave not exceeding 480 hours may be accrued and carried into the next year.
- c. There is no cash payout for unused sick leave. However, unused sick leave may be donated to Shared Leave prior to its expiration.

Workers' Compensation - The City maintains appropriate Workers' Compensation Insurance on all employees. Employees do not contribute toward payment of premiums. Employees receiving pay under Workers' Compensation do not receive additional payment through personal leave or continued partial wages.

Maternity Leave - Maternity leave is a period of approved absence for incapacitation related to pregnancy and confinement. Maternity leave may be charged to any combination of sick leave, annual leave and leave without pay. Maternity leave will be treated as family and medical leave.

Uniforms - The City provides uniforms for police and public works employees, at no cost to employees.