



# Georgia Forestry Commission Total Compensation Package

The State of Georgia offers a competitive compensation package to all full time, benefits eligible, employees. This package includes access to various insurance plans, membership in the Employee Retirement System (with the opportunity to earn a pension upon retirement), and other additional benefits including a very generous paid time off package.

## Insurance

Rates for insurance options vary based upon options selected. Georgia State Government has established a Section 125 Cafeteria Plan that allows employees to have health, dental, and Flexible Spending Accounts contributions deducted on a pre-tax basis.

Eligibility for all insurance coverage begins the first of the month following 30 days of employment. If the first of the month is a holiday, and employment begins on the second of the month, coverage will begin the first day of the following month (ex: employees hired 1/3/17 will be eligible for benefits beginning 2/1/17).

## Medical Insurance

The State of Georgia offers its employees a variety of health insurance options. All plans allow an employee to insure his/her spouse and child(ren). Some plans offer the opportunity for employees and covered spouses to earn wellness credits which can be used to offset some medical costs.

- Health Reimbursement Arrangement (HRA) plans with different tiers
- HMO plans
- High Deductible Health Plan; Employees that enroll in this plan are eligible to participate in a Health Savings Account (HSA).

## Dental Insurance

The State of Georgia offers a choice of Dental Plans. Your choices are Select or Select Plus traditional plan or an HMO plan. The HMO plan only covers providers in select Georgia cities.

## Vision Insurance

The State of Georgia offers two levels of vision coverage: Select and Select Plus.

## Flexible Spending Accounts

The State of Georgia offers two Spending Accounts: a Healthcare Spending Account (HCSA) and a Dependent Childcare Spending Account. An employee may choose to participate in either account, in both accounts, or not to participate at all. Each year the employee can elect to deposit part of their pay, pre-taxed, into an HCSA and then use that money to pay for certain approved medical expenses. Money contributed to these accounts must be used by March of the following year, or it will be lost. Many employees find HCSAs valuable to use for predictable expenses such as daycare, orthodontic services, or to help meet their health insurance deductible.

## Life Insurance and Accidental Death and Dismemberment

Life and Accidental Death and Dismemberment Insurance are designed to help employees and their families in the event of death or injury. An employee may choose coverage for themselves, their spouse and/or their children. Accidental death and dismemberment is payable to the employee in the same amount as the life insurance and the payout is dependent on the severity of the loss.

### **Short Term Disability**

This plan covers 60% of the employee's current weekly salary if they suffer a disabling accident or illness that is not work-related. Employees can choose between a 7 day waiting period with a maximum of 173 days of coverage or a 30 day waiting period with a maximum of 150 days of coverage.

### **Long Term Disability**

Long Term Disability is a benefit that will cover 60% of the employee's current monthly salary to a maximum of \$5,000 if they suffer from a disabling accident or illness on or off the job. Coverage begins after 180 days of disability.

### **Long Term Care**

Long Term Care assists with the cost of care for yourself or a dependent (including a parent) in a long term care facility. Rates for long term care insurance are determined by the provider depending on coverage selected.

### **Legal**

The legal option is available to minimize the cost of legal counsel in routine legal matters.

### **Specified Illness**

Specified Illness pays a lump sum in the occasion that an illness specified by the plan occurs. Coverage levels are from \$5k to \$50k. This coverage must be chosen upon hire for best rates.

### **Retirement Benefits**

Effective July 1, 2022, state employers will match GSEPS member contributions dollar per dollar, up to 5% of pay. Members saving 5% or more receive a full 5% match. This is a 2% increase from the previous 3% match. GSEPS members with at least six years of service, and who are contributing at least 5%, will get an additional half percent Employer match for every full year of service in excess of five years, up to a maximum match of 9%. Employer matching funds are subject to the 401(k) vesting schedule, which is 20% vesting per year until fully vested at five years of continuous GSEPS service. The following chart shows the employer contribution for employees saving at least 5%:

<b>Years of Service</b>	<b>Employer Contribution</b>
Less than 6 years	5.0%
6 years	5.5%
7 years	6.0%
8 years	6.5%
9 years	7.0%
10 years	7.5%
11 years	8.0%
12 years	8.5%
13+ years	9.0%

### **Employee Retirement System (ERS) Pension**

All full-time employees are automatically enrolled in ERS which provides a defined benefit (aka "pension") upon retirement for all vested employees. Employees become "vested" after achieving 10 years of creditable service. Benefits are based upon the date state service began, combined years of service and salary. Employees make a modest mandatory contribution to ERS on each paycheck and the agency also contributes to ERS on the employee's behalf.

### **401(K) Investment Account**

Employees hired after January 1, 2009, are enrolled in the Georgia State Employees' Pension & Savings Plan (GSEPS), and hybrid pension and 401(k) plan.

Employees hired before January 1, 2009, can contribute to the 401(k) account, but are not eligible for an employer match.

### **457 Investment Account**

All employees, regardless of hire date, can contribute pre-tax money to a 457 Investment account. There is no employer match for these contributions and there is no penalty for withdrawing money prior to age 59 ½.

## **Additional Benefits**

The State of Georgia also offers full time employees the following additional benefits that round out their total compensation package:

- 10 hours paid sick leave accrued monthly, and eligible to be carried over to subsequent years. Unused leave can also potentially be used towards retirement.
- Paid annual leave accrued monthly and eligible to be carried over to subsequent years. Unused leave can also potentially be used towards retirement. Annual leave is accrued according to the following chart:

Years of service	Annual leave accrual	Equivalent days of leave
0-5 years	10 hours/month	15 days/year
6-10 years	12 hours/month	18 days/year
Over 10 years	14 hours/month	21 days/year

- 13 paid Holidays
- Employee Training
- Flexible work schedules for some positions
- Employee Assistance Program
- Discounts on computers, attraction tickets, various purchases, memberships and some cell phone plans
- Eligible for membership in Georgia United Credit Union or other credit unions
- Additional life and disability benefits for fire control employees

# 2022 Health Information

## Rates

	<b>You</b>	<b>You + Child(ren)</b>	<b>You + Spouse</b>	<b>You + Family</b>
<b>Anthem Gold</b>	\$175.68	\$320.11	\$436.33	\$580.76
<b>Anthem Silver</b>	\$114.32	\$215.80	\$307.47	\$408.95
<b>Anthem Bronze</b>	\$76.58	\$151.64	\$228.22	\$303.28
<b>Anthem HMO</b>	\$143.03	\$264.61	\$367.76	\$489.34
<b>UHC HMO</b>	\$174.49	\$318.09	\$433.83	\$577.43
<b>UHC HDHP</b>	\$61.83	\$126.57	\$197.24	\$261.98
<b>Kaiser HMO</b>	\$154.13	\$283.60	\$391.49	\$520.96

## Links to additional information

2022 Decision Guide - [https://team.georgia.gov/wp-content/uploads/2020/09/GA-DOAS-2023-You-Decide-Booklet\\_Final-10182022.pdf](https://team.georgia.gov/wp-content/uploads/2020/09/GA-DOAS-2023-You-Decide-Booklet_Final-10182022.pdf)

New hire information/page - <https://shbp.georgia.gov/new-members-0/new-hires>