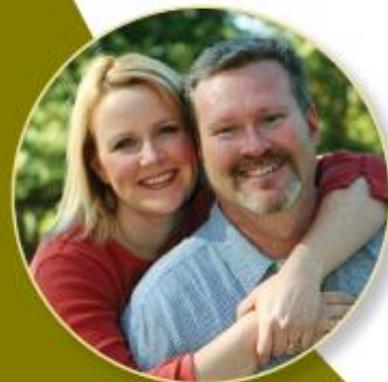


BENEFITS OVERVIEW 2014



OUR MISSION

It is the mission of the City of Smyrna Human Resources Department to maintain a positive, productive, and progressive environment for all Human Resources employees while providing professional human resources assistance and support to all City employees, Mayor and Council, and the general public in the areas including, but not limited to, employee recruitment; benefits; classification; and compensation; payroll; training; organizational and professional development; city policies and procedures; federal, state, and local laws; risk management and employee relations in continuing efforts to attract, retain and motivate current and potential employees.



CITY HOLIDAYS

The following days are observed as paid City Holidays for 2014:

HOLIDAY	DATE OBSERVED	HOLIDAY	DATE OBSERVED
New Year's Day January 1	Wednesday, January 1	Labor Day First Monday in September	Monday, September 1
Martin Luther King Day Third Monday in January	Monday, January 20	Thanksgiving Day Fourth Thursday in November	Thursday, November 27
Good Friday Friday before Easter Sunday	Friday, April 18	Day after Thanksgiving Fourth Friday in November	Friday, November 28
Memorial Day Last Monday in May	Monday, May 26	Christmas Eve (1/2 day) December 24 (after 12 noon)	Wednesday, December 24
Independence Day Fourth of July	Friday, July 4	Christmas Day December 25	Thursday, December 25

ANNUAL LEAVE

Annual leave with pay for regular full time employees shall accrue at the rate of:

Regular or Working Test Full-time Employee (Except Police/Detention & 24/48 Fire/EMS):

Full-time Employment Service:	Rate of Accrual:
0 to 5 years of Service	3.08 hours bi-weekly (80 hours per year)
6 to 14 years of service	4.62 hours bi-weekly (120 hours per year)
15 to 24 years of service	6.16 hours bi-weekly (160 hours per year)
24+ years of service	7.70 hours bi-weekly (200 hours per year)

Police and Detention Officers* (Accrual rate includes 3.08 Holiday hours):

Full-time Employment Service:	Rate of Accrual:
0 to 5 years of Service	6.16 hours bi-weekly (80 AL + 80 Holiday)
6 to 14 years of service	7.70 hours bi-weekly (120 AL + 80 Holiday)
15 to 24 years of service	9.24 hours bi-weekly (160 AL + 80 Holiday)
24+ years of service	10.78 hours bi-weekly (200 AL + 80 Holiday)

Fire/EMS Personnel 24/48 Shift* (Accrual rate includes 4.62 holiday hours):

Full-time Employment Service:	Rate of Accrual:
0 to 5 years of Service	8.93 hours bi-weekly (112 AL + 120 holiday)
6 to 14 years of service	11.08 hours bi-weekly (168 AL + 120 holiday)
15 to 24 years of service	13.24 hours bi-weekly (224 AL + 120 holiday)
24+ years of service	15.39 hours bi-weekly (280 AL + 120 holiday)

Part-time Employment Service (between 20 - 30 hours consistently worked per week, mandatory):

0 to 5 years of Service	1.54 hours bi-weekly (40 hours per year)
6 to 14 years of service	2.31 hours bi-weekly (60 hours per year)
15 to 24 years of service	3.08 hours bi-weekly (80 hours per year)
24+ years of service	3.85 hours bi-weekly (100 hours per year)

* Only those full-time employees hired on or before June 30, 1998 will be permitted to accrue a fifth- week of annual leave at this rate.



SICK LEAVE

Full time regular and introductory employees shall accrue paid sick leave at the following rate:

Regular or Working Test Full-time Employee (Excluding 24/48 Fire/EMS):

Employment Service:	Rate of Accrual:
Full-time Employees	3.08 hours bi-weekly (80 hours per year)
Part-time Employees	1.54 hours bi-weekly (40 hours per year)

Fire/EMS Personnel (24/48 Shift Only):

Employment Service:	Rate of Accrual:
Full-time Employees	4.32 hours bi-weekly (112 hours per year)

GROUP HEALTH INSURANCE

The City of Smyrna offers two Open Access plan designs. The HMO plan, offering "in network" benefits only, and the PPO plan, with in and out of network services.

The network of Open Access healthcare providers is currently administered by Blue Cross Blue Shield of GA. To determine if doctors or hospitals are in the network, go to www.bcbsga.com or call member services at 1.800.441.2273.

WELLNESS PROGRAM

This initiative is a proactive and comprehensive approach designed to provide all employees with a variety of opportunities to improve their health. As a result, everyone benefits - healthy employees are more productive employees which make for a healthier bottom line for the ongoing success of the City of Smyrna.

Good health doesn't happen by chance. It's the result of the choices we make on a daily basis. In order to support these choices, the wellness program will offer a broad range of services, including:

- **A Personal Health Profile:** An online health questionnaire that provides individual feedback on ways to improve one's health.
- **Biometric Testing:** A health screening for the measurement of key values in determining heart health, diabetes, and obesity.
- **Access to a private and secure website** for multiple online wellness tools, self-help programs and health club discounts.
- **Access to unlimited private personal health coaches** either telephonically or by email. This coaching will be available for weight loss, nutrition, stress reduction, smoking cessation, fitness, and more.
- **Other wellness activities** planned throughout the year by the local City of Smyrna Wellness Committee.

The program is completely confidential. All of the personal health information is collected and held by third-party wellness vendors. The City of Smyrna will not have access to nor receive any individual health information. Only group reports will be shared with the City to assist in reviewing the overall health of the group and in planning future wellness activities. This unique program includes incentives and has been integrated into the City of Smyrna's 2014 benefit plan in the following manner:

- All employees participating in the Wellness Program will receive at least a \$105 reduction in the monthly cost of their health insurance.

Remember, everyone wins with improved health. The individual benefits from a longer, more enjoyable and improved quality of life; and the City of Smyrna benefits from improved productivity and better control of its health care costs.





COMPLETE BENEFITS PACKAGE

The City of Smyrna offers a complete package of insurance plans through BCBSGA and Guardian Life. These benefits include medical, dental, vision, basic life, short term disability, and long term disability.

BLUE CROSS BLUE SHIELD OF GA MEDICAL BENEFITS

		HMO		PPO	
		In Network		In Network	Out of Network
Deductible	Individual	\$300	\$500	\$500	\$500
	Family	\$900	\$1,500	\$1,500	\$1,500
Coinsurance		80%	80%	80%	60%
Out of Pocket Max <i>(includes Ded)</i>					
	Individual	\$1,300	\$2,000	\$2,000	\$3,500
	Family	\$3,900	\$6,000	\$6,000	\$7,500
Physician Services					
	Primary Physician	\$25 copay	\$25 copay	\$25 copay	60%
	Specialist	\$25 copay	\$25 copay	\$25 copay	60%
Emergency Room					
		\$150 copay	\$150 copay	\$150 copay	60%
Prescriptions					
	Generic	\$5 copay	\$5 copay	\$5 copay	\$5 copay
	Brand	\$25 copay	\$25 copay	\$25 copay	\$25 copay
	Non-formulary	\$50 copay	\$50 copay	\$50 copay	\$50 copay
Lifetime Maximum		Unlimited	Unlimited	Unlimited	Unlimited

GUARDIAN DENTAL BENEFITS

COMPARE YOUR PLANS

NAP- Plan works best for those individuals that have a relationship with a dentist that isn't in the Guardian network.

Value- Plan works best for those individuals that are comfortable going to a network dentist for all their care needs.

Out-of-network benefits are limited to our PPO fee schedule.



Compare the Plans

	Option 1: NAP		Option 2: Value	
Calendar Year Deductible	<i>In-network</i>	<i>Out-of-network</i>	<i>In-network</i>	<i>Out-of-network</i>
Individual	\$50	\$50	\$0	\$0
Family Limit	3 per family		3 per family	
Waived for	Preventive	Preventive	Preventive	Preventive
Charges covered for you (co-insurance)	<i>In-network</i>	<i>Out-of-network</i>	<i>In-network</i>	<i>Out-of-network</i>
Preventive Care (e.g. cleanings)	100%	100%	100%	100%
Basic Care (e.g. fillings)	80%	80%	100%	100%
Major Care (e.g. crowns, dentures)	50%	50%	60%	60%
Orthodontia	50%	50%	50%	50%
Annual Maximum Benefit	\$1000	\$1000	\$1000	\$1000
Maximum Rollover	Yes		Yes	
Rollover Threshold	\$500		\$500	
Rollover Amount	\$250		\$250	
Rollover Account Limit	\$1,000		\$1,000	
Lifetime Orthodontia Maximum	\$1000		\$1000	
Network	DentalGuard Preferred		DentalGuard Preferred	

VSP VISION BENEFITS

Visit any doctor with your **Full Feature Plan**, but save by visiting any of the 34,000 locations in the nation's largest vision network.

Understand Your Plan

Understand Your Plan	Full Feature
Copay	
Exams Copay	\$10
Materials Copay (Waived for elective contact lenses)	\$20
Service Frequencies	
Exams	Every 12 Months
Lenses (for glasses or contact lenses)	Every 12 Months
Frames	Every 24 Months
Network discounts (cosmetic extras, glasses and contact lens professional service)	Limitless with 12 months of exam
Network	VSP



2014 BI-WEEKLY EMPLOYEE CONTRIBUTIONS

ACTIVE & PRE-65 RETIREES		
HMO WITH WELLNESS - BI-WEEKLY	TOBACCO USER	NON-TOBACCO USER
Employee	\$47.87	\$24.80
Employee + One	\$101.08	\$78.01
Family	\$138.95	\$115.87
HMO WITHOUT WELLNESS - BI-WEEKLY	TOBACCO USER	NON-TOBACCO USER
Employee	\$74.39	\$73.26
Employee + One	\$165.70	\$142.62
Family	\$212.79	\$189.72
PPO WITH WELLNESS - BI-WEEKLY	TOBACCO USER	NON-TOBACCO USER
Employee	\$87.93	\$64.85
Employee + One	\$188.44	\$165.37
Family	\$283.94	\$260.86
PPO WITHOUT WELLNESS - BI-WEEKLY	TOBACCO USER	NON-TOBACCO USER
Employee	\$133.26	\$113.31
Employee + One	\$253.06	\$229.98
Family	\$357.78	\$334.71
DENTAL - BI-WEEKLY	NAP OPTION	VALUE OPTION
Employee	\$13.86	\$13.86
Employee + One	\$27.40	\$27.40
Family	\$48.02	\$48.02
VISION - BI-WEEKLY		
Employee		\$4.27
Employee + One		\$8.29
Family		\$12.17

FLEXIBLE SPENDING ACCOUNT

This plan helps pay out of pocket costs for medical and dependent care costs while increasing your expendable income by utilizing pre-tax dollars.

This plan is administered by Guardian. Each employee who elects an optional Flexible Spending Account will select an amount to be contributed through payroll deduction. You may elect payments by check or direct deposit. A Benny® Pre-Paid MasterCard® is also available.

The maximum employee contribution for Health Care is \$2,500 per year. The maximum employee contribution for Dependent Care is \$5,000 per year.

You should think about enrolling in a flexible spending account if you:

- Pay deductibles, coinsurance or copays (including prescriptions) as part of your health plan
- Buy prescription eyeglasses, contact lenses or saline solution.
- Expect dental and orthodontia expenses in the coming year
- Pay a housekeeper or day care center to take care of your children or elderly parents.

These tax savings are then reflected as an increase in your income. However, it is important to estimate your expenses as accurately as possible because you will forfeit any funds left over at the end of the year.

BASIC LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

The City of Smyrna provides all full-time regular employees with Basic Life Insurance after completion of the appropriate enrollment form. Your basic life benefit is 1 1/2 times your base annual earnings to a maximum of \$100,000. In the event of your death, your life insurance benefit will be paid to your beneficiary.

There are also Optional Voluntary Life and Accidental Death & Dismemberment (AD&D) benefits available. This cost would be 100% employee paid.

SHORT-TERM & LONG-TERM DISABILITY INSURANCE

Short-term & long-term disability coverage is also available at no cost to the employee and provides additional income security to employees who are unable to work for an extended period of time because of an illness or disability.

SHORT-TERM- After 29 days of disability, you are eligible to receive up to 60% of your earnings to a \$700 weekly maximum.

LONG-TERM- After 180 days of disability, you are eligible to receive up to 60% of your earnings to a \$4,000 monthly maximum.

SUPPLEMENTAL COVERAGE

The City of Smyrna offers several optional supplemental coverage plans. Employee contributions are available on a pre-tax basis except for Life Insurance and Long Term Care.

These plans are administered by Colonial Life and Accident Insurance Company. Each employee who elects optional supplemental coverage will pay 100% of the premium through payroll deductions.

PLAN FEATURES:

- Coverage is also available for your spouse and children with most products.
- Benefits are paid directly to you, unless you specify otherwise.

- With most plans, you can continue coverage when you retire or change jobs with no increase in premiums.
- With most plans you receive benefits regardless of any other insurance you may have.

AVAILABLE SUPPLEMENTAL COVERAGE OPTIONS:

- Disability Insurance
- Accident Insurance
- Cancer Insurance
- Hospital Income Insurance
- Life Insurance

EMPLOYEE ASSISTANCE PROGRAM

The City of Smyrna, GA provides free professional counseling for all full-time employees and their dependents. Counseling includes issues relating to marital, anxiety, alcohol abuse, job related, legal, and family, depression, drug use, financial and others.

The WorkLifeMatters program is administered through Integrated Behavioral Health. (800) 386-7055 www.ibhworklife.com

Please see Human Resources for additional information & brochures.

BUSINESS TRAVEL ACCIDENT INSURANCE

This coverage is provided by Guardian. All full time active employees of the City of Smyrna are eligible. A person's coverage will become effective on the date the person reports to work as a full time employee.

The premiums for this policy are paid entirely by the City of Smyrna.

RETIREMENT PLAN

For all employees hired on or after 04/01/2010, the City of Smyrna's retirement plan consists of two components: a Defined Benefit Plan and a Defined Contribution plan.

DEFINED BENEFIT PLAN

The purpose of the City's retirement plan is to provide additional income to make it easier for you and your family to be secure and independent in your retirement years. The defined benefit retirement plan provides a retirement benefit equal to 1% of your five-year average earnings multiplied by your years of service. After you retire, the plan pays you a monthly benefit for as long as you live. Normal retirement is at age 65 if you have at least 10 years of credited service, at any age if you have at least 35 years of service, and when your age and years of service combine to equal at least 80 years (Rule of 80), as long as you are at least 55 and have at least 10 years of service. Early retirement, with a reduced benefit, is also available at age 55 if you have at least 10 years of service.

All eligible employees are required to contribute 5% of their earnings, exclusive of overtime pay, toward the cost of the plan. The City pays the remaining cost of the plan.

DEFINED CONTRIBUTION PLAN

401(a) - The City of Smyrna offers a qualified defined contribution plan which is a discretionary contribution plan administered by The Hartford. The City of Smyrna will match 50% of a participant's voluntary contributions to the 457(b) up to 4% of their income. You are eligible to participate immediately upon employment. Employer matching contributions plus any earnings they generate are subject to the following vesting schedule: Year 1: 20%, Year 2: 40%, Year 3: 60%, Year 4: 80%, and Year 5: 100%. Upon retirement or termination of employment you may select from a number of payout options.

457(b) - Your contributions are made on a pre-tax basis and withdrawals are taxed. The maximum contribution is \$16,500.00 or 100% of salary, whichever is less. If you are 50 years of age or older, you can contribute an extra \$5,500 per year. You may be able to contribute as much as \$33,000.00 per year for the last three years prior to normal retirement age using the Pre Retirement Catch Up Option.

Employees hired prior to April 1, 2010 should contact Human Resources for answers to questions about their Retirement Plan.

2800 King Street | Smyrna, GA 30080
Phone 678-631-5300 | www.smyrnacity.com

HEALTH ADVOCATE

The City of Smyrna is happy to provide the Health Advocate services to you and your family members at no cost to you. Any issues or questions you experience with your medical, dental, vision or disability coverage can be addressed by the professionals at Health Advocate. Every call to Health Advocate is answered by a Personal Health Advocate. Typically, this Advocate is a registered nurse backed up by a team of medical directors

and administrative experts. They can assist with claim issues, finding the best doctors, eldercare issues, answering questions regarding treatment, and more.

Health Advocate is available to you, your spouse, dependent children, parents and parents-in-law by calling 1-866-695-8622.

BENEFITS CONTACT & REFERENCE INFO

BLUE CROSS BLUE SHIELD OF GEORGIA - MEDICAL

- (800) 441-2273
- www.bcbsga.com

EXPRESS SCRIPTS - PRESCRIPTION DRUGS

- (888) 451-6245
- www.express-scripts.com

GUARDIAN - DENTAL

- (800) 541-7846
- www.glic.com

DENTAL CLAIMS:

Guardian
Group Dental Claims
PO Box 2459
Spokane, WA 99210-2459

GUARDIAN - FLEXIBLE SPENDING ACCOUNTS

- (866) 359-4542
- www.Guardiananytime.com

GUARDIAN - LIFE, SHORT & LONG TERM DISABILITY

- (800) 441-6455
- www.glic.com

VSP/GUARDIAN - VISION

- (877) 814-8970
- www.vsp.com

HEALTH ADVOCATE

- Benefits Questions
- (866) 695-8622
- www.HealthAdvocate.com
- answers@HealthAdvocate.com

WORKLIFEMATTERS - EMPLOYEE ASSISTANCE PROGRAM

- (800) 386-7055
- www.ibhworklife.com



This booklet of the City of Smyrna's benefit plans and features is only a brief overview and does not constitute a legally binding document. A more detailed Summary Plan Description (SPD) is available from your Human Resources Department. Please review them carefully for additional information about the specific provisions of the plans. If you have further questions, contact your Human Resources Department.