Benefit Overview- For Prospective Faculty, Staff Professional and Administrative Employees
This document provides a summary of benefits available through employment with Georgia College (GC). For more detailed information, please visit www.usg.edu/hr/benefits or contact Benefits Services at 478.445.5596.

Medical Insurance
When it comes to keeping you and your family healthy, we’ve got you covered with several healthcare options: Blue Cross Blue Shield of Georgia (BCBS) Consumer Choice HSA, BCBS Comprehensive Care, BlueChoice HMO, and Kaiser Permanente (KP) HMO. The pharmacy benefit plan provides you with a prescription benefit program administered by CVS/Caremark. BCBS plan members are provided access to a healthcare benefit tool Castlight to shop for medical services, prescriptions and doctors by cost, quality and location to reduce healthcare cost.

Health Saving Account (HSA)
Consumer Choice HSA plan members are eligible to open an U.S. Bank Health Savings Account (HSA). This benefit can save you money on eligible healthcare and dental expenses. Employee contributions to this account are tax-free, saving you money on federal and state income taxes and Social Security taxes. USG will match employee contributions to up to $375 for individual coverage or $750 for family coverage.

Flexible Spending Account (FSA)
Using Flexible Spending Accounts is one of the easiest ways to reduce your healthcare and dependent care costs, as these accounts allow you to use pre-tax dollars to pay for eligible healthcare and dependent care expenses. There are three types of FSA available: Healthcare, Dependent, and Limited Purpose.

Dental Insurance
Delta Dental offers two plan options — a Base Plan and High Plan. Both plans cover preventive services, like routine checkups and cleanings, as well as basic and major services. However, there are important differences in annual benefit maximums, major benefit services, and orthodontia coverage levels.

Vision Insurance
USG provides vision coverage through EyeMed. Its provider network includes top national retail chains, such as LensCrafters®, Sears OpticalSM, Target Optical®, JCPenney Optical® and many Pearle Vision® locations. Most employees have access to local, in-network providers.

Life Insurance
With Minnesota Life insurance coverage through the University System of Georgia (USG), you can protect your family’s income in the event of a death due to illness or accident. Basic life insurance with accidental death and dismemberment (AD&D) coverage is provided to you at no cost. Beyond that, you have options to choose additional life insurance coverage for you and your dependents and provide financial security for your family.

Disability Coverage
USG provides you with coverage to help protect your family's income against the unexpected to include Short-term disability (STD) and Long-term disability (LTD).

Retirement Plans- Faculty, Staff Professional and Administrative Employees have the following retirement plan options: Teachers Retirement System of Georgia (TRS) and Optional Retirement Plan (ORP). Both the TRS and the ORP are designed to help you build retirement savings that you can combine with your personal savings and Social Security benefits to meet your financial needs in retirement.
Supplemental Retirement Plans
USG offers a 403(b) and 457(b) plan as voluntary retirement savings plans to supplement your TRS or ORP retirement plans. You can enroll in one or both plans at any time during your employment. You may elect to contribute on a pre-tax basis or after-tax basis to the 403(b) and/or 457(b) plans. These plans are funded with employee only contributions. There is no Employer Match.

Additional Benefits
- Aflac Cancer and Accident Insurance
- USG Perks
- State of Georgia Employee Discounts
- Tuition Assistance Program (TAP)
- Lifestyle Benefits

Paid Annual Leave
The rate of vacation accrual for eligible employees is based on an employee's length of continuous service. Regular/full-time employees earn vacation according to the chart below:

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Monthly</th>
<th>Annual Equivalent</th>
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<tbody>
<tr>
<td>0-5 years</td>
<td>10 hours (1 ¼ days)</td>
<td>15 working days</td>
</tr>
<tr>
<td>5-10 years</td>
<td>12 hours (1 ½ days)</td>
<td>18 working days</td>
</tr>
<tr>
<td>Over 10 years</td>
<td>14 hours (1 ¾ days)</td>
<td>21 working days</td>
</tr>
</tbody>
</table>

Paid Sick Leave
Sick leave accrues and is cumulative with no maximum limit during an employee's length of continuous service.

<table>
<thead>
<tr>
<th>Monthly</th>
<th>Annual Equivalent</th>
</tr>
</thead>
<tbody>
<tr>
<td>8 hours</td>
<td>12 working days</td>
</tr>
</tbody>
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