



COBB COUNTY



SUMMARY OF BENEFITS 2022 PLAN YEAR



COBB COUNTY

Below is an illustrative summary of benefits provided and available to full-time employees of Cobb County Government. Employees should consult the actual certificate, booklet or policy of each plan for the exact specifications and limitations. For additional information refer to **iCOBB/Benefits Compensation/Benefits** or www.houze.org/Cobb.

Health Plans **Anthem** **KAISER PERMANENTE**

Employees may enroll in one of four (4) highly competitive health benefit options. Each option uses a network of physicians and has a prescription drug plan that delivers quality products and services at minimal costs to employees.

Available plans include **Anthem**: All Anthem plans use a POS (Point of Service) Network. Plans include: Anthem Open Access POS, Anthem Open Access HMO, and Anthem Open Access HRA. Also available is **Kaiser Permanente** HMO Plan.

To review additional plan information and rates, review the Medical Side-By-Side Comparison. Summary of Benefit Coverage and Summary Plan Document are available online. For a paper copy, please contact Human Resources at 770-528-2541 or benefitshr@cobbcounty.org.

Dental Insurance Plan **DELTA DENTAL**

The plan pays 100% of preventative services, 80% of basic services, and 50% of major services, with a \$1,000 lifetime benefit for Orthodontics (children under 19 only). Participants can use any dentist. If network providers are used, charges may be less. Employees can choose to include coverage on spouse and child(ren).

Vision Insurance **UnitedHealthcare** Supplemental Benefit

Employees may enroll in a Vision Plan, which includes in-network and out-of-network benefits. Coverage includes eye examination, frames, lenses or contacts, and discounted laser vision correction. Please refer to the summary or benefits website for an exact breakdown of benefits for in-network and out-of-network services and for a provider locator. Employees can choose to include coverage on spouse and child(ren).

Reminder: To add dependents to the County's Medical, Dental or Dependent Life Plans, employees must provide copies of documentation to verify dependent eligibility.

Spouse verification needs marriage license; Dependent child verification requires birth certificate.

Social Security Numbers are required to add Medical Coverage for Dependents. Due to the Minimum Essential Coverage (MEC) reporting requirements under the Affordable Care Act (ACA), all health plan insurers must provide this information to the Internal Revenue Service (IRS). The data received by the IRS will be used to verify coverage information on your individual income tax return.



Reminder: Qualifying Event Benefit Changes are allowable during the year if completed with Human Resources within 30 days of the event and proper documentation is received within that time period. Qualifying Events include birth/adoption/death, marriage/divorce/legal separation, gaining/losing employment, gaining/losing eligibility for benefits, etc.

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Flexible Spending Accounts

Under the Cafeteria Plan employees may set aside dollars, on a “pre-tax” basis into two separate accounts

Medical FSA is elected to pay for medical, dental, vision and hearing related expenses that are not covered by insurance. The maximum election is \$2,750 with total election available at the beginning of the plan year. There is a carryover feature for unused medical FSA elections.

Dependent Care FSA is to pay for child or dependent daycare expenses. As these expenses are incurred, claims can be filed for reimbursement. Dependent FSA has an IRS mandated maximum of \$5,000 (\$2,500 if married and filing taxes separately). Elections are typically subject to the IRS “use it or lose it” rule, but currently carry over.

Long-term Disability

Employees are provided coverage of 60% of monthly earnings to a monthly maximum of \$10,000 if an employee becomes disabled and can’t work. The benefit is payable after 6 months of disability through age 65 or normal Social Security Retirement Age as long as continually disabled.

Buy-Up Option

Employees have the option to “buy-up” an additional 10% of salary for a total of 70% to a maximum benefit of \$10,000 per month. The cost is based on \$100 per monthly salary.

Sick Leave Buy-Back

Regular sick leave accrual is 13 days (4 hours per bi-weekly for 40 hour employees or 6 hours per bi-weekly for 56 hour employees) for a 12 month period. The sick leave buy-back option reduces your regular accrual rate to 5 days (1.36 hours per bi-weekly for 40 hour employees or 2.24 hours per bi-weekly for 56 hour employees) for a 12 month period. At the end of the plan year, you may elect to be paid or convert to annual leave only hours accrued and not used for the plan year even if you have a remaining sick leave balance from prior years. If you use any hours during the plan year, you would still be eligible to buy-back the remaining hours up to the maximum 5 days accrued leave for that year.

Group Term Life Insurance

Employees are provided two (2) times earnings of Group Term Life Insurance by Cobb County Government. This benefit also includes an equal amount of accidental death, dismemberment and an accelerated death benefit option.

Supplemental

Employees may elect to increase their Group Term Life insurance benefits an additional one (1) to five (5) times annual salary, with three (3) times being Guarantee Issue (not to exceed \$250,000) if applied for when first eligible. Rates are age banded per \$1,000.

Dependent

Employees can elect Dependent Life Coverage on their Spouse (\$25,000) and Dependent Child(ren) (birth to 6 months \$2,500 & 6 months to 19 or 25 if full-time student \$10,000). If the spouse is also an employee, he or she may be covered either as an employee or a spouse, but not both, and only one parent can cover the child(ren).

Individual Supplemental Benefits

Policies are owned by the employee and are portable, which means when you retire or terminate employment, you simply pay the same premium rate direct to the carrier rather than on payroll deductions.

Life Insurance

Whole Life with Long Term Care

Policies are guaranteed to have premiums and death benefit to remain level. Policies over \$10,000 include a Long Term Care Benefit Rider. Employees can choose to add Restoration of the Death Benefit. The Long Term Care Rider is included for employee/spouse under age 70.

Legal Plan

The Legal Plan provides access to legal expertise for both planned events, like buying a home or preparing a will, or an unexpected problem, like a speeding ticket, dealing with identity theft or eviction defense, most people will need legal counsel at some point. The plan provides legal assistance for some of the most frequently needed personal legal matters —with no waiting periods, no deductibles and no claim forms, when using a Network Attorney for a covered matter. Live support, phone support and unlimited online resources.



Individual Supplemental Benefits Continued



Short-Term Disability (0/7 or 0/14 Elimination Period)

This plan provides a choice in \$100 increments up to a maximum of 60% of income for protection for Sickness/Accidents that happen off the job and you can't work. The Benefit Period is 6 months and maternity benefits are included. Plan is subject to waiting period, exclusions and pre-existing limitations. This benefit is available to employees working 19 hours per week or more. Rates are based on elimination period, level of benefit and age when applied for.

Cancer Insurance (Assurance Option 1 & 2)

Each plan includes the same treatments but with varying levels benefits. Both plans include an Annual Wellness Benefit and Building Benefit Rider. Policy benefits also include initial occurrence, consultation, hospitalization, chemo and radiation, experimental treatment, lodging, transportation and more. Employees can choose to include coverage on spouse and/or child(ren). Rates are based on plan and coverage selected.

Accident Insurance (Option 3, 24 hour coverage)

Benefits are paid for on/off the job accidents that occur. Plan includes payments for emergency treatment, physical therapy & rehab benefits, hospital confinement & intensive care, follow-up doctor visits, wellness benefits and more. Employees can choose to include coverage on spouse and/or child(ren). Rates are based on the coverage selected.

Hospital Indemnity

This plan provides added protection in the event of a hospital stay. Benefits are a dollar amount benefit based on the type of service. There are two plan levels from which to choose. Option 1 with Extended Benefit Rider is Guarantee Issue. Option 1 with Extended Benefit Rider and Hospital Stay & Surgical Care Rider requires medical underwriting to be completed. Both Options include a 12-month pre-existing condition limitation and a 30-day illness/condition waiting period. Employee can choose to include coverage on spouse and/or child(ren).

Critical Care Protection/Specified Health Event (Option 1)

\$500 annual building benefit, first and subsequent occurrence benefit paid for heart attack, stroke, end stage renal failure, major organ transplant, major 3rd degree burns, persistent vegetative state, coma, paralysis, coronary artery bypass graft surgery or sudden cardiac arrest. The plan includes benefits for angioplasty, hospital confinement, ambulance, continuing care, transportation and lodging benefit paid. Plan is subject to a 12 month pre-existing limitation. Employee can choose to include coverage on spouse and/or child(ren).

Cancer Guardian



Cancer Guardian is a unique program that empowers individuals to identify their genetic risk in advance and address the challenges presented when dealing with cancer. Cancer Guardian solves the problem of awareness, access, and affordability to services that can help enhance prevention and survival. The plan includes hereditary testing, cancer information line, 2nd opinion pathology review, nurse advocates, financial and clinical trial navigation, and ongoing support for ANY cancer diagnosis.



Wamberg Genomic Advisors

