

2017 Benefits Overview



ATLANTA REGIONAL COMMISSION

www.atlantaregional.com • 404.463.3100

ATLANTA REGIONAL COMMISSION'S EMPLOYEE BENEFITS PLAN

ARC realizes that its benefits program is an important element in the total compensation package provided to our employees. Therefore, it's important that the benefits we offer be comprehensive, competitive, and of value to you and your family. This brochure provides you with an overview of your benefits as an ARC employee. More detailed information can be found on ARC's intranet under "OD", "Talent Management". In addition, you can always contact ARC's Talent Management Division if you have any questions or need additional information.

OUR BENEFITS GOALS

We evaluate our benefits program each year to make sure that we accomplish several goals:

- Provide a competitive and cost effective benefits program
- Promote health and wellness among our employees and their families
- Provide employees with affordable access to health benefits
- Provide resources to support employees and their dependents as they make important decisions about their health and health care

MOST OF YOUR BENEFITS ARE PAID FOR WITH PRE-TAX DOLLARS

ARC has established a Flexible Benefits Plan within the meaning of Section 125 of the Internal Revenue Service Code of 1986. This allows you to pay for most of your benefits using pre-tax money, which lowers your taxable income.

BENEFITS ELIGIBILITY

ARC'S full suite of benefits is provided to all regular employees who work 30 or more hours per week (some regular employees working fewer than 30 hours per week who currently participate in ARC's benefit program are grandfathered).



HOLIDAYS 2017

The Atlanta Regional Commission normally observes
10 paid holidays per year as listed below:

US HOLIDAY	DATE	DAY
New Year's Day	January 2	Monday
Martin Luther King Jr. Birthday	January 16	Monday
Memorial Day	May 29	Monday
*Independence Day	July 3	Monday
Independence Day	July 4	Tuesday
Labor Day	September 4	Monday
Veteran's Day	November 10	Friday
Thanksgiving Day	November 23	Thursday
Day after Thanksgiving	November 24	Friday
Christmas Day	December 25	Monday
* Floating Holiday		

All eligible employees must work the day before and after the
holiday or be on approved leave in order to be paid for the holiday.

ANNUAL LEAVE

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

Years of Service	Accrual Rate/ Pay Period	Maximum Accumulation
0 – 2	3.5 hours	360 hours
2 – 6	4.5 hours	360 hours
6 – 12	5.5 hours	360 hours
12 +	6.5 hours	360 hours

Any leave accrued above the maximum is applied
toward length of service for retirement purposes.
Unused annual leave may be paid up to 360
hours upon separation from employment.

SICK LEAVE

Regular and introductory employees shall accrue paid
sick leave at the rate of three (3) hours each pay period
or a total of seventy-eight (78) hours per year.

Maximum accumulation of sick leave is 525 hours. Any
leave accrued above the maximum is applied toward
length of service for retirement purposes. Employees
may not use more leave than they have accrued at any
given time.

Newly hired employees serving an introductory period shall
accrue annual leave but shall not be allowed to take annual leave
during the introductory period. Unused sick leave is not paid upon
separation

TUITION REIMBURSEMENT HIGHLIGHTS

All regular full time ARC employees are eligible after successfully completing a six (6) month introductory period. The allowable benefit is 80% of actual costs for successful completion of educational courses up to a maximum of \$2,000 per year.

Successful completion is defined as earning a grade of “C” or better, “Satisfactory”, or “Pass”. These courses must meet the criteria listed below:

- Undergraduate and/or graduate level courses offered through accredited colleges, universities, and technical schools that, in the Agency’s opinion, are related to an employee’s current or potential work assignments.
- Online courses, correspondence courses and home study programs offered through accredited institutions if such courses are not available at local schools or when attendance at regularly scheduled classes are precluded due to job

related requirements. Such courses and programs must be, in the Agency’s opinion, related to an employee’s current or potential work assignments.

PRE-APPROVAL: Determination as to whether such courses are eligible for tuition reimbursement must be made by the Agency prior to the employee taking the courses; if the courses are not approved in advance, the employee will be ineligible for reimbursement.

REIMBURSEMENTS: Tuition, registration, and laboratory fees. These fees will be less other forms of tuition aid including scholarship, grants, and military benefits received by the employee. Employee must provide receipts and grade reports before reimbursement can be made.

Employees who leave the Agency within 1 year after reimbursement for successful completion of a course shall be required to reimburse the Agency in full.

YOUR CONFIDENTIAL EMPLOYEE ASSISTANCE PROGRAM (EAP)

WORKLIFEMATTERS: Let’s face it, balancing your work and home life is not easy. With WorklifeMatters, your confidential employee assistance program, you don’t have to face life challenges alone. WorklifeMatters provides guidance for personal issues that you might be facing and information about other concerns that affect your life. Some of the services are:

EDUCATION, DEPENDENT CARE & CARE GIVING, LEGAL AND FINANCIAL

- Admissions testing & procedures
- Adult re-entry programs
- College Planning Financial aid resources
- Finding a pre-school
- Adoption Assistance
- Before/after school programs
- Day Care/Elder Care

LIFESTYLE & FITNESS MANAGEMENT, WORKING SMARTER

- Anxiety & depression
- Divorce & separation
- Drugs & alcohol

SUPPORT IS A PHONE CALL OR CLICK AWAY.

- Unlimited free telephonic consultation with an EAP counselor available 24/7 at 800-386-7055
- Referrals to local counselors - up to three sessions free of charge
- State of the art website featuring over 3,400 helpful articles and topics like wellness, training courses, and a legal and financial center: www.ibhworklife.com; **User Name:** Matters; **Password:** wlm70101

WorklifeMatters Program services are provided by Integrated Behavioral Health, Inc., and its contractors.



GROUP HEALTH INSURANCE

The group health plan is through Blue Cross Blue Shield of Georgia. ARC offers three plan designs. The Core plan (HMO), offers “in network” benefits only, the Buy Up plan (POS) offers both in and out of network services and the High Deductible Health Plan (HDHP) where you can contribute pre-tax dollars to a Health Savings Account (H.S.A.) for both in and out of network services. To determine if doctors or hospitals are in the network, go to www.bcbsga.com or call member services at 800.441.2273. If you use the Blue Cross Blue Shield website, our plan names are:

- Core plan – Blue Open Access HMO
- Buy Up plan – Blue Open Access POS
- High Deductible Health Plan H.S.A.

MD LIVE

With MDLIVE you can access a doctor from your home, office, or on the go- 24/7/365 at www.mdlive.com or call 888.632.2738. MDLIVE Board Certified doctors can visit with you either by phone or secure video to help treat any non-emergency medical conditions. They can also diagnose your symptoms, prescribe medication, and send prescriptions to your pharmacy of choice.





MEDICAL BENEFITS - BLUE CROSS BLUE SHIELD OF GEORGIA (BCBS)

		CORE PLAN (HMO-OPEN ACCESS)	BUY UP PLAN (POS-OPEN ACCESS)		HDHP H.S.A.	
		In-Network Only	In-Network	Out of Network	In-Network	Out of Network
Deductible	Individual Family	\$750 \$2,250	\$750 \$2,250	\$500 \$1,500	\$2,600 \$5,200	\$5,200 \$10,400
Co-insurance		80%	80%	60%	100%	70%
Co-insurance Max	Individual Family	\$2,500 \$7,500	\$2,500 \$7,500	\$4,000 \$12,000	\$3,500 \$7,000	\$10,500 \$21,000
Physician Services	Primary Physician	\$40 copay	\$25 copay	60%	0% after deductible	30% after deductible
	Specialist	\$50 copay	\$50 copay	60%		
Emergency Room		\$150 copay	\$150 copay	\$150 copay	Deductible, 100%	Deductible, 100%
Prescriptions						
	Generic	\$20 copay	\$20 copay	\$20 copay	\$15 copay	\$15 copay
	Brand	\$40 copay	\$40 copay	\$40 copay	\$30 copay	\$30 copay
	Non-Brand	\$60 copay	\$60 copay	\$60 copay	\$60 copay	\$60 copay
formulary	Mail	2x copay/90 day supply	2x copay/90 day supply	2x copay/90 day supply	2x copay/90 day supply	2x copay/90 day supply
Order						
<i>Lifetime Maximum - Unlimited</i>						

DENTAL BENEFITS - LINCOLN FINANCIAL

Deductible			Dental Guard Preferred “Network Access Plan (NAP)” or “Value Plan”*	
			\$50 Individual / \$150 Family	
			Waived for Preventive Services	
Coinsurance			NAP	VALUE PLAN*
Diagnostic & Preventative			100%	100%
Basic Restorative			80%	100%
Major Restorative			50%	60%
Annual Maximum				
Per Individual			\$1,500	
Orthodontics			\$1,500 Lifetime Max	
Deductible			\$0	
Coinsurance			50%	

***Note: If you choose the value plan, you must use Lincoln Financial Providers or pay any charges that exceed the discounted rate that Lincoln Financial has negotiated with the dentist in their network.**

EMPLOYEE CONTRIBUTIONS – MEDICAL (BCBS) DENTAL (LINCOLN) AND VISION (GUARDIAN)

	MEDICAL			DENTAL	VISION	
	<u>HMO</u>	<u>POS</u>	<u>HDHP H.S.A.</u>	<u>Value/NAP</u>	<u>CORE PLAN</u>	<u>BUY-UP PLAN</u>
Employee	\$25.00	\$49.00	\$12.00	\$8.00	\$2.00	\$4.00
Employee + child	\$111.00	\$155.00	\$91.00	\$16.00	\$3.00	\$6.00
Employee + children	\$143.00	\$186.00	\$108.00	\$27.00	\$4.00	\$9.00
Employee + spouse	\$118.00	\$164.00	\$97.00	\$16.00	\$3.00	\$6.00
Employee + family	\$143.00	\$186.00	\$108.00	\$27.00	\$4.00	\$9.00

- The HDHP H.S.A. plan, Employee Only (PART-TIME) is \$99.00 per pay period.

VISION BENEFITS - VSP (ADMINISTERED BY THE GUARDIAN)

Deductible	None
Exam	\$20 copay
Prescription Glasses	\$20 copay lenses covered in full; frames covered up to \$130 (Every 24 months core plan) (Every year buy-up plan)
Contact Lenses	No copay applies Contact and fitting/evaluation covered up to \$130 (Every 24 months core plan) (Every year buy-up plan)



****Please note: employees who elect to cover their spouses under ARC’s medical plan when the spouse has access to medical insurance through their own employer will pay a \$50 per pay period surcharge.**

HEALTH ADVOCATE

Health Advocate is available to you and your family, including your spouse, dependent children, parents and parents-in-law. As an employee you are automatically enrolled in the Health Advocate service – free of charge! Health Advocate will help you deal with claims, healthcare bills (including negotiation of bill overcharges), payment arrangements and other administrative and clinical issues. They can

also help you find physicians, hospitals, pharmacies and related healthcare providers, and even schedule appointments. To access Health Advocate services, simply call 1-866-695-8622 (toll-free) and you or a covered family member will be connected to your own Personal Health Advocate (typically a registered nurse) who can help you solve problems and make it easier for you to navigate healthcare and insurance issues.

ARC'S WELLNESS PROGRAM – HELPING YOU TO IMPROVE YOUR HEALTH

ARC is committed to helping our employees lead healthy and productive lives. Many of today's chronic illnesses are caused by lifestyle. Bad health habits over long periods of time cause the vast majority of chronic illness such as diabetes, high blood pressure, heart attacks, strokes, arthritis, kidney disease, and many cancers. In an effort to help prevent these illnesses, ARC offers many health screenings and tests every year. To further encourage a healthier lifestyle, we have a Wellness Program which provides an opportunity for you to accumulate points toward a cash reward for your participation.



FLEXIBLE SPENDING ACCOUNT - CERIDIAN (ADMINISTERED BY WAGE WORKS)

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 Ceridian and Wage Works. 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 Ceridian/Wage Works Benefits debit card is also available.

The maximum employee contribution for Health Care is \$2,600 per year. The maximum employee contribution for Dependent Care is \$5,000 per year.

- 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 a decrease 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.

LONG-TERM DISABILITY INSURANCE (LTD) - THE GUARDIAN

Long-term disability coverage is available to regular full-time employees at no cost. This benefit provides additional income security to employees who are unable to work for an extended period of time because of an illness or disability.

On the 91st day of disability, you are eligible to receive up to 66 2/3% of your earnings to a \$7,500 monthly maximum.

BUSINESS TRAVEL ACCIDENT INSURANCE

This coverage is provided by Chubb Group of Insurance Companies. All full time regular employees of the Atlanta Regional Commission and all Commissioners of the Atlanta Regional Commission are eligible. A person's coverage will become effective on the date the person becomes a full time, regular employee or a Commissioner of the Atlanta Regional Commission. A person's coverage shall not become effective if the person is not actively at work on the date his/her coverage would otherwise become effective. The person's coverage will become effective on the date he/she returns to active work.

The premiums for this policy are paid entirely by the Atlanta Regional Commission and there is no charge to either its employees or Commissioners.

BASIC LIFE INSURANCE/AD&D- THE GUARDIAN

ARC provides all full-time regular employees with Basic Life Insurance and Accidental Death & Dismemberment (AD&D) after completion of your benefit enrollment online. Your basic life benefit is 3 times your base annual earnings to a maximum of \$450,000. In the event of your death, your life insurance benefit will be paid to your beneficiary.

For more information, please see the ARC Intranet under "OD", "Talent Management".

PATH2GEORGIA'S HIGHER EDUCATION SAVINGS 529 PLAN

The State of Georgia provides a Higher Education Savings Plan. There is no waiting period and the minimum contribution is \$15 per pay period (post-tax) per investment option through payroll deductions.

This program allows you to save through payroll deduction for college expenses for yourself or your beneficiaries. Your money grows tax free. Qualified higher education expenses are also free from both federal and state income taxes.

SUPPLEMENTAL COVERAGES- THE GUARDIAN/LEGAL SHIELD

ARC offers several optional supplemental coverage plans. Employee contributions are available on a pre-tax basis except for Life Insurance.

Each employee who elects optional supplemental coverage will pay 100% of the premium through payroll deductions.

AVAILABLE SUPPLEMENTAL COVERAGE OPTIONS:

- Disability Income (Short-Term Disability)
- Accident Insurance
- Critical Illness
- Basic Dependent Life
- Term Life Insurance
- Legal Shield Identity Theft Plan
- Legal Shield Legal Plan

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

DEFINED CONTRIBUTION RETIREMENT PLANS: LINCOLN NATIONAL OR FIDELITY OFFERS: 403(B) AND 457(B) PLANS; VANGUARD OFFERS: 403(B) ONLY

There are three defined contribution plans offered through both Lincoln National and Fidelity that allow you to save a portion of your salary through automatic payroll deductions:

Traditional 403(b) – your **contributions are made on a pre-tax basis and withdrawals are taxed.**

Roth 403(b) – your **contributions are made on an after-tax basis and withdrawals are not taxed.** However, any ARC matches made to your Roth 403(b) are taxed.

You may contribute annually up to \$18,000 or 100% of your gross salary, whichever is less, to either or both the traditional 403(b) and the Roth (403(b), but the combined maximum contribution cannot exceed \$18,000 (or 100% of your salary, whichever is less).

If 50 years of age or older, you can contribute an extra \$6,000 per year.

457(b) – your **contributions are made on a pre-tax basis and withdrawals are taxed.** The maximum annual contribution is \$18,000 or 100% of salary, whichever is less. **This maximum annual contribution limit is calculated separately for the 457(b) and is exclusive of whatever you contribute to the traditional 403(b) and/or the Roth 403(b).** If 50 years of age or older, you can contribute an extra \$6,000 per year.

Your contributions are invested in a variety of investment options of your choosing. After completion of a six month waiting period, ARC will match 50% of your contribution (maximum contribution is 1.5% of salary on an aggregate basis for all plans).

ARC'S DEFINED BENEFIT RETIREMENT PLAN

The defined benefit retirement plan provides a monthly benefit upon your retirement. This benefit is payable at your normal retirement age unless you are eligible and elect an early retirement benefit, in which case the benefit is assumed to be payable to you immediately at your early retirement age. Your benefit is equal to 2.5% of your three-year average salary multiplied by your years of service. **Employees currently contribute 5% of salary to the defined benefit retirement plan.**

Employees hired prior to January 1, 2008: normal retirement age is age 55 with 25 years of credited service. A reduced benefit is payable at age 55 with 10 years of service.

Employees hired on or after January 1, 2008:

normal retirement age is 62 with 30 years of credited service. A reduced benefit is payable at age 62 with 10 years of service.

The plan also provides disability, death and post-retirement medical benefits.



Customer Support Numbers

855.397.9267	HMO & POS	Blue Cross Blue Shield
877.812.9777	MEDICAL	Lumenos HDHP
800.423.2765	DENTAL	Lincoln Financial Group
877.814.8970	VISION	Guardian/VSP Network
800.627.4200	LIFE/LTD	Guardian
800.386.7055	EAP	Guardian
888.632.2738	MD LIVE	
770.792.1103	LEGAL SHIELD	
866.695.8622	HEALTH ADVOCATE	



ATLANTA REGIONAL COMMISSION

This booklet of ARC's benefit plans and features is only a brief overview and does not constitute a legally binding document. A detailed Summary Plan Description (SPD) is available on the intranet under "OD" and "Talent Management". Please review them carefully for additional information about specific provisions of the plans. If you have questions, contact the Talent Management Division.

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MARSH & McLENNAN
AGENCY

5555 Glenridge Connector | Atlanta GA 30342
www.mma-sbs.com

ARC

Division Manager, Talent Management

404-463-3113

Laurette Toles, Sr. Talent Management Coordinator

ltoles@atlantaregional.com 404-463-3114

Kameisha Johnson, Sr. Talent Management Specialist

kjohnson@atlantaregional.com 404-463-3123

Amoy Johnson, Talent Management Specialist

ajohnson@atlantaregional.com 404-463-3115