



BENEFITS GUIDE

2023



Atlanta Regional Commission Employee Benefit 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 "Employee Services", "Talent Management" and "Benefits". In addition, you can always contact ARC's Talent Management Group 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's Section 125 plan allows certain premiums to be deducted from employees' pay on a pre-tax basis. Pre-Tax means that a deduction is exempt from Federal Income Tax Withholding, Social Security and Medicare Taxes.

BENEFITS ELIGIBILITY

ARC'S full suite of benefits is provided to all regular full-time employees who work 30 or more hours per week. Some health benefits are offered to employees working more than 30 hours per week (some regular employees working fewer than 37.5 hours per week who currently participate in ARC's benefit program are grandfathered).

2023 Holidays

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

ARC HOLIDAY / Office Closed

Monday, January 2
 Monday, January 16
 Monday, May 29
 *Monday, June 19
 Tuesday, July 4
 Monday, September 4
 Friday, November 10
 Thursday, November 23
 Friday, November 24
 *Monday, Decr 25 – Friday, Dec 29

*Floating” Holidays

OBSERVING

New Year’s
 MLK, Jr. Day
 Memorial Day
 Juneteenth
 4th of July
 Labor Day
 Veteran’s Day
 Thanksgiving Day
 Thanksgiving
 Christmas

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 at the end of each calendar year, is put into a time served account for retirement purposes. Unused annual leave may be paid up to 360 hours upon separation from employment.

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.

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.



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 assignment.

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 may 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.

Employee Assistance Program (EAP)

The Lincoln Financial EmployeeConnect Plus gives you and your loved ones the support, resources, and information you need to handle life's demands. ARC offers this service at no additional cost to you! Available to you, your spouse, and your dependents.

- Unlimited phone access to legal, financial, and work-life services
- In-person help with short-term issues
- Up to 6 in-person sessions per person, per issue, per year

24 hours a day, 7 days a week. To find out more visit GuidanceResources.com (web ID = Lincoln), download the GuidanceNow mobile app, or call 855.327.4463.





Group Health Insurance

The group health plan will continue to be administered through UMR. 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.umar.com or call member services at 800.826.9781.

Telemedicine Resource

Teladoc

Teladoc provides 24/7/365 access to convenient, confidential, and affordable healthcare. You can speak with a licensed doctor about non-emergency health issues anywhere you are - at home, at work, or on vacation by visiting www.teladoc.com or by calling 800.835.2362. Teladoc doctors can diagnose and treat cold and flu symptoms, allergies, upper respiratory, infections, skin problems, and more. Teladoc doctors can send a prescription to your local pharmacy, when medically necessary.



Medical Benefits - UMR

	CORE PLAN (HMO-OPEN ACCESS)	BUY-UP PLAN (POS-OPEN ACCESS)		HDHP/HSA PLAN (POS-OPEN ACCESS)	
Deductible	In-Network Only	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual	\$750	\$750	\$1,000	\$2,800	\$5,200
Family	\$2,250	\$2,250	\$2,500	\$5,200	\$10,400
Coinsurance	80%	80%	60%	100%	70%
Out-of-Pocket Max					
Individual	\$2,500	\$2,500	\$4,000	\$3,500	\$10,500
Family	\$7,500	\$7,500	\$12,000	\$7,000	\$21,000
Physician Services					
Primary Care Physician	\$25 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%

Prescription Drugs - Pharmacy provided through RxBenefits CVS Caremark

Retail Copays (1-30 day supply)

Tier 1	\$20	\$20	\$15 after deductible
Tier 2	\$40	\$40	\$35 after deductible
Tier 3	\$60	\$60	\$60 after deductible

Mail / Retail CVS (90 day supply)

Tier 1	\$60	\$60	\$45 after deductible
Tier 2	\$120	\$120	\$105 after deductible
Tier 3	\$180	\$180	\$180 after deductible

MEDICAL** CONTRIBUTIONS

	Core Plan	Buy-Up Plan	HDHP
Employee	\$55.69	\$89.98	\$43.76
Employee + Spouse	\$206.76	\$274.27	\$190.79
Employee + Child(ren)	\$196.43	\$260.46	\$173.71
Family	\$262.45	\$334.18	\$226.60

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

**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 \$75 per pay period surcharge.

Pharmacy - RxBenefits - CVS Caremark

Your medical coverage includes prescription drug benefits through CVS Caremark, which will be administered through RxBenefits. You can fill your medication at any pharmacy that accepts CVS Caremark.



Dental Benefits - Unum

	High Plan	Value Plan
Deductible		
Individual	\$50	\$50
Family	\$150 Family Waived for Preventive Services	
Coinsurance		
Diagnostic & Preventative	100%	100%
Basic Restorative	80%	100%
Major Restorative	50%	60%
Annual Maximum		
Per Individual	\$1,750	\$1,750
Orthodontics	\$1,500 Lifetime Max	
Deductible	\$0	\$0
Coinsurance	50%	50%
Dependent Age Limits		
	To Age 26	To Age 26

DENTAL CONTRIBUTIONS

	High/Value
Employee	\$8.24
Employee + Spouse	\$10.14
Employee + Child(ren)	\$16.47
Family	\$27.79



Vision Benefits - MetLife

Deductible	None
Exam	\$20 copay
Materials	\$20 copay
Lenses (for glasses OR contact lenses)	Elective contact lenses receive a \$130 allowance then you pay 100% (Every 24 months core plan) (Every 12 months buy-up plan)
Frames	\$130 allowance then you pay 20% (Every 24 months core plan) (Every 12 months buy-up plan)

CONTRIBUTIONS	VISION	
	Core Plan	Buy-Up Plan
Employee	\$1.80	\$3.60
Employee + 1	\$2.70	\$5.40
Employee + 2 or more	\$3.60	\$8.10

*Please refer to the complete summary plan description for all details regarding your benefits under your plan.

Wellness Program

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.



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.

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 Trion. 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 FSA Benefits debit card is also available.

The maximum employee contribution for Health Care is \$3,050 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.

Important Rules to Keep in Mind

FSAs offer a sizable tax advantage. The trade-off is that these accounts are subject to strict IRS regulations, including the following:

- The IRS allows you to rollover up to \$610 of unused funds. You will lose any remaining funds over \$610.
- Once you enroll in the FSAs, you cannot change your contribution amount during the year, unless you experience a qualified status change.
- You cannot participate in both the Medical FSA and the HDHP/HSA plan. If you are currently participating in the Medical FSA and move to the HDHP/HSA plan in 2023, you must exhaust all the funds from your account prior to December 31, 2022.

Long-Term Disability Insurance (LTD)

Long-term disability is provided to regular full-time employees through Lincoln Financial 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

ARC provides all full-time regular employees with Basic Life Insurance and Accidental Death & Dismemberment (AD&D) after completion of your benefit enrollment online through Lincoln Financial. 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 "Employee Services", "Talent Management" and "Benefits".

Path 2 Georgia'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

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)
- Voluntary employee, spouse, and child life
- Accident Insurance
- Critical Illness
- Basic Dependent Life
- Term Life Insurance
- Legal Shield Identity Theft Plan

- Legal Shield Legal Plan
- Cancer Insurance
- Long-Term Care

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 Benefit (DB) Pension Retirement Plan

The defined benefit (pension) retirement plan provides a monthly benefit upon your eligibility. All regular, fulltime employees must contribute 5% of their salary to the Pension plan. The full normal benefit is payable at your normal retirement age unless you are eligible and elect an early reduced retirement benefit.

Employees hired prior to January 1, 2008: Normal retirement age is age 55 with 25 years of vested service or age 65 with the following vesting service: 1 year - 10%, 2 years - 20%, 3 years - 30%, 4 years - 40%, 5 years - 60%, 6 years - 80%, 7 years - 100%. An early reduced benefit is payable at age 55 with 10 years of vested service. Your benefit is equal to 2.5% of the average of your highest 36 consecutive months of credited service earnings (out of last 120 consecutive months of credited service) multiplied by your years of service.

Employees hired on or after January 1, 2008: Normal retirement age is 62 with 30 years of vested service or age 65 with 7 years of vested service.

An early reduced benefit is payable at age 62 with 10 years of vested service. Your benefit is equal to 2.5% of the average of your highest 36 consecutive months of credited service earnings (out of last 120 consecutive months of credited service) multiplied by your years of service.

Employees hired on or after January 1, 2021: Normal retirement age is 62 with 30 years of vested service or age 65 with 7 years of vested service. An early reduced benefit is payable at age 62 with 10 years of vested service. Your benefit is equal to 1.25% of the average of your highest 36 consecutive months of credited service earnings (out of last 120 consecutive months of credited service) multiplied by your years of service.

The plan also provides disability, death and postretirement medical benefits (details may vary, based upon hire date).

Refer to plan documents for complete retirement details and/or consult with Talent Management.

Defined Contribution (DC) Retirement Plans

ARC offers 2 defined contribution plans: 401(a) and 457(b) / Roth 457(b) through ACCG. These plans allow you to save a portion of your salary through payroll deductions. After an employee's six-month probationary (introductory) period as a new employee, ARC will match a % of an employee's salary yearly that have 457(b) & Roth 457(b) deferrals into the 401(a) traditional plan:

- Hired before 1/1/2021 → 50% match up to 3.0% of base salary (maximum contribution is 1.5% of salary)
- Hired on or after 1/1/2021 → 100% match up to 4.5% of base salary

401(a) Plan Option:

- 401(a) post-tax - your contributions are made on a post-tax basis, but any earnings will be taxed upon distribution. This plan is utilized, after reaching the 457(b) contribution max of \$22,500 or \$30,000 for those age 50 and older. (Note: You cannot withdraw from this plan once you elect it and while employed at ARC.)

Total 2023 contributions can't exceed \$66,000 for all 401(a) sources: employee pre-tax and post-tax contributions and employer contributions.

- 401(a) traditional - ARC matches are made on a pre-tax basis and withdrawals are taxed upon distribution.

457(b) / Roth 457(b) Plan Option:

- 457(b) - your contributions are made on a pre-tax basis and withdrawals are taxed upon distribution. (ARC matches in 401(a) will be taxed upon distribution.)
- Roth 457(b) - your contributions are made on an after-tax basis and withdrawals are not taxed upon distribution. (ARC matches in 401(a) will be taxed upon distribution.)

If under 50 years of age, you may contribute in 2023 up to \$22,500 of your gross salary, or 100% of your gross salary, whichever is less, to either or both the traditional 457(b) and the Roth 457(b). However, the combined maximum contribution cannot exceed \$22,500 in 2023, or 100% of your gross salary, whichever is less.

If 50 years of age or older, you are allowed an extra \$7,500 per year catch-up contribution to either or both the traditional 457(b) and the Roth 457(b), but the combined contribution for both cannot exceed the \$7,500.

Note: The defined contribution plan benefit is not subject to open enrollment. If you wish to start contributing or change your contribution, please contact Talent Management, via RetireWell@atlantaregional.org. The employer match is applicable, after satisfactory completion of the 6-month probationary (introductory) period.

Refer to plan documents for complete retirement details and/or consult with Talent Management.



Customer Support Numbers

UMR	Medical Plans	800.826.9781
RxBenefits CVS Caremark	Pharmacy Benefits Manager	800.875.0867
Teladoc	Telemedicine	800.835.2362
Unum	Dental	888.400.9304
MetLife	Vision	855.638.3931
Guardian	Voluntary Life	800.627.4200
Lincoln Financial	Basic Life, LTD, Voluntary STD	800-423-2765
Lincoln EmployeeConnect Plus	Employee Assistance Program	855.327.4463
Legal Shield	Identity Theft / Legal Resource	770.792.1103
Health Advocate	Member Advocacy Service	866.695.8622
Guardian	Critical Illness	888.600.1600
Guardian	Accident	888.600.1600
Colonial	Cancer, STD, Critical Illness, Term Life, Long-Term Care, Accident	770.792.1103

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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 "Employee Services", "Talent Management" and "Benefits". Please review them carefully for additional information about specific provisions of the plans. If you have questions, contact the Talent Management Group.





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