



Benefit Summary Sheet

Benefit	Description	
Medical Insurance	Cigna - Open Access Plus \$750 / \$1,500 Deductible - \$4,500 / \$9,000 - out of pocket maximum 20% After Deductible \$30 / \$60 - PCP/Specialist \$75 - Urgent Care / \$250 - Emergency Room \$10 / \$35 / \$60 - Pharmacy	
Employee Health Clinic www.catoosa.com/clinic	The City of Fort Oglethorpe has partnered with Catoosa County Government to provide you with additional health benefits and resources. The Employee Health Clinic is managed by One to One Health which is a physician led, corporate health management company. One to One Health providers offer high quality care, while being mindful of controlling costs and improving patient satisfaction. They are invested in the health and wellbeing of our community and surrounding areas.	
Dental Insurance	<u>Basic Plan</u> \$50 Deductible- 1,000 Calendar Year Maximum	<u>Buy Up Plan</u> \$50 Deductible-\$1,500 Calendar Year Maximum
Vision	Network - Davis Vision \$10 Copay - Vision Exam (every 12 months) / \$25 Copay - Prescription Glasses Frames - every 24 months Up to \$120 Lenses - Every 12 months /Contact Lenses Exam - every 12 months in lieu of glasses	
Basic Life	Basic Life/Accidental Death and Dismemberment (AD&D) Insurance is a provided benefit at no cost to you through Guardian. The coverage amount is \$50,000. AD&D insurance pays an additional amount based on a specific list of losses such as loss of life, limb, or sight due to an accident.	
Voluntary Life	You have the option to purchase Voluntary Term Life up to \$300,000 not to exceed 2 times your annual salary. Newly hired employees may purchase the first \$75,000 without evidence of good health. Benefits are subject to age reduction beginning at age 65. Rates are based on age.	
	LTD Insurance can protect your income in case of a long-term injury or illness. This	

Long Term Disability	coverage is paid entirely by your employer. LTD benefits are equal to 60% of your basic monthly earnings not to exceed \$6,000 per month and start after you have been deemed disabled for 90 days. Pre-existing condition limitations may apply.
Aflac	Short Term Disability Critical Illness Cancer Accident
College Tuition Benefit	Enroll now for Guardian and College Tuition Benefit. Visit guardian.collegetuitionbenefit.com for more information.
Employee Assistance Program	This program offers services to help promote well-being and enhance the quality of life for you and your family. Support and guidance is available online for assistance with family and personal issues at www.ibhworklife.com and by phone at 1-800-386-7055
Holidays	12 Paid Holidays
Paid Time Off	Sick/Vacation Leave
401/457	Retirement matching after 1 Year of service
Defined Benefit	Vested after 5 years of service