

# Advantages of Working for AACOG

AACOG offers a full range of health, wellness and financial security benefits to help employees manage their work and personal life. Below are brief descriptions of some of the benefits available to AACOG employees.

*These benefits are approved by the Governing Body of AACOG and are subject to change at any given time.*

## HEALTH INSURANCE

**Who Qualifies:** Regular full-time employees

**Eligibility:** 91<sup>st</sup> day of employment

**Coverage:** 3 options: 2T3 Premier w/ \$500 deductible, 2T4 Premier w/ \$1,000 deductible, 246 Premier w/ \$3,000 deductible

**Provider:** [www.myuhc.com](http://www.myuhc.com) UnitedHealthcare Insurance

**Cost:** Employee Only Coverage: 2T3 Premier w/ \$500 deductible - **\$21.36/PP**

2T4 Premier w/ \$1,000 deductible - **\$30.08/PP**

246 Premier w/ \$3,000 deductible – **FREE**

## DENTAL INSURANCE

**Who Qualifies:** Regular full-time employees

**Eligibility:** 91<sup>st</sup> day of employment

**Coverage:** Four tiered plan for Diagnostic/Preventive Services (100%) / Basic Restorative (80%) / Major Restorative Services (50%) / Orthodontia (50%). There are in-network and out of network benefits.

**Provider:** [www.myuhcdental.com](http://www.myuhcdental.com) UnitedHealthcare Insurance

**Cost:** Dental MAC Base Plan

or

Dental U90 Buy Up Plan

Employee Only – **FREE**

Employee Only - \$1.34/PP

Employee + Spouse - \$12.35/PP

Employee + Spouse - \$18.23/PP

Employee + Children - \$14.63/PP

Employee + Children - \$15.65/PP

Employee + Family - \$31.57/PP

Employee + Family - \$37.32/PP

## VISION INSURANCE

**Who Qualifies:** Regular full-time employees

**Eligibility:** 91<sup>st</sup> day of employment

**Coverage:** Exams, lenses, contact lens and frames once every 12 months.

**Provider:** [www.myuhcvision.com](http://www.myuhcvision.com) UnitedHealthcare Insurance

**Cost:** Employee Only – **FREE**

Employee + Spouse - \$1.96/PP

Employee + Children - \$2.68/PP

Employee + Family - \$4.65/PP

## SHORT TERM DISABILITY INSURANCE

**Who Qualifies:** Regular full-time employees

**Eligibility:** 91<sup>st</sup> day of employment

**Coverage:** 66.67% of weekly pay (up to \$1,000) after the employee is off work due to injury or sickness for 30 consecutive days for up to 22 weeks. (Personal and Annual Leave must be exhausted prior to benefit beginning.) Coverage is only offered for employee.

**Provider:** [www.LincolnFinancial.com](http://www.LincolnFinancial.com)

**Cost:** Employee Only – FREE

## LONG TERM DISABILITY INSURANCE

**Who Qualifies:** Regular full-time employees

**Eligibility:** 91<sup>st</sup> day of employment

**Coverage:** 66.67% of monthly pay (up to \$5,000) after the employee is off work due to injury or sickness for 180 consecutive days for up to max retirement age. Coverage is only offered for employee.

**Provider:** [www.LincolnFinancial.com](http://www.LincolnFinancial.com)

**Cost:** Employee Only - FREE

## LIFE INSURANCE

**Who Qualifies:** Regular full-time employees

**Eligibility:** 91<sup>st</sup> day of employment

**Coverage:** The beneficiary is paid 2 times the employee's annual salary, rounded to the next highest \$1,000, if employee dies. Up to maximum amount of \$250,000. The employee can also purchase dependent life insurance for \$5,000-Spouse / \$2,500-Child in the event spouse or child dies.

**Provider:** [www.LincolnFinancial.com](http://www.LincolnFinancial.com)

**Cost:** Employee Only – FREE

Dependent spouse and/or child(ren) coverage - \$0.44 /PP

## SUPPLEMENTAL INSURANCE

**Who Qualifies:** Regular full-time employees

**Eligibility:** 91<sup>st</sup> day of employment

**Coverage:** Options for Accident Insurance, Cancer Insurance, Hospital Confinement, Critical Illness, STD Gap and additional Life Insurance.

**Provider:** [www.coloniallife.com](http://www.coloniallife.com)

**Cost:** Dependent on rate of pay and age. Cost is 100% funded by employee.

## TUITION REIMBURSEMENT

**Who Qualifies:** Regular full-time employees

**Eligibility:** After 1 year of service

**Benefit:** Provides tuition reimbursement for academic and technical courses taken at an accredited college, university or a recognized technical training school. The maximum payment for

reimbursement is \$400 per semester not to exceed \$1,000 per calendar year. Reimbursement rates are based on the final course grade achieved.

## RETIREMENT

**Who Qualifies:** All regular employees

**Eligibility:** 1<sup>st</sup> day of employment for TCDRS and 91<sup>st</sup> day of employment for Nationwide and ICMA-RC.

**Coverage:** 3 plans detailed below:

- 1) **Texas County & District Retirement System (TCDRS)** – all regular employees are mandatorily enrolled in this retirement system at a set rate of 6% of bi-weekly pay. AACOG will match the employee's contributions at 200%. Vesting in the AACOG contribution is at 10 years of service. The employee is always 100% vested in the employee contribution. **Provider:** [www.tcdrs.org](http://www.tcdrs.org)
- 2) **Nationwide Deferred Compensation Plan** – all employees can choose to put a pre-taxed percentage or set amount into either 457 or IRA plans to save for retirement. AACOG does not match funds.  
**Provider:** [www.nationwide.com](http://www.nationwide.com)
- 3) **ICMA-RC Deferred Compensation Plan** – all employees can choose to put a pre-taxed percentage or set amount into either 457 or IRA plans to save for retirement. AACOG does not match funds.  
**Provider:** [www.icmarc.org](http://www.icmarc.org)

## LEAVE TIME

**Who Qualifies:** Regular full-time employees

**Eligibility:** After 91<sup>st</sup> day of employment – Only posted accrued leave time can be used by employee

**Benefit:**

Annual Leave is accrued at 3.69 hours per pay period. Upon completion of the introductory period a total of 24 hours will be deposited into the employee's annual leave account. Employees who have reached 1 year of employment by January 1 of the current year shall accrue an additional 8 hours of annual leave per year for each year of employment with AACOG up to a total of 8 days.

Personal Leave is accrued at a rate of 2 hours per pay period (after 90 day introductory period of .62 hours per pay period) and increased each year up to 4 years of service. Upon completion of the introductory period, a total of 4 hours will be deposited into the employee's personal leave account. Leave is prorated based on the number of hours the employee is paid each pay period.

## PAID HOLIDAYS

**Who Qualifies:** Regular full-time employees

**Eligibility:** 1<sup>st</sup> day of employment

**Benefit:** Paid holidays are approved annually by the AACOG Governing Board.