

# 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:** Blue Choice PPO w/\$4000 deductible

**Provider:** <https://www.bcbstx.com/>

**Cost: Blue Choice PPO**

Employee Only – **FREE**

Employee + Spouse - \$282.36/PP

Employee + Children - \$262.40/PP

Employee + Family - \$623.81/PP

## DENTAL INSURANCE

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

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

**Coverage:** Four tiered plan for Preventive (100%) / Basic Restorative (70%) / Major Restorative (40%) / Orthodontia (50% to \$2,000.00 lifetime maximum). There are in-network and out of network benefits.

**Provider:** <https://www.bcbstx.com/>

**Cost: Base Plan**

or

**Buy Up Plan**

Employee Only – **FREE**

Employee Only - \$2.05/PP

Employee + Spouse - \$11.00/PP

Employee + Spouse - \$18.11/PP

Employee + Children - \$13.04/PP

Employee + Children - \$15.65/PP

Employee + Family - \$28.13/PP

Employee + Family - \$36.25/PP

## VISION INSURANCE

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

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

**Coverage:** Exams, glasses, contact lens and frames once every 12 months. Laser correction surgery discount.

**Provider:** <https://eyemed.com/en-us>

**Cost: Employee Only – FREE**

Employee + Spouse - \$2.23/PP

Employee + Children - \$2.48/PP

Employee + Family - \$4.80/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 31 consecutive days for up to 22 weeks. Coverage is only offered for employee.

**Provider:** <https://www.mutualofomaha.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 24 months. Coverage is only offered for employee.

**Provider:** <https://www.mutualofomaha.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 pay if they die while employed. The employee can also purchase dependent life insurance for \$5,000 per dependent in case they die while they are employed.

**Provider:** <https://www.mutualofomaha.com/>

**Cost:** Employee Only – FREE

Dependent spouse and/or child(ren) coverage - \$0.48 /PP

## SUPPLEMENTAL INSURANCE

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

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

**Coverage:** 2 vendors listed below:

- 1) **MetLife** – all regular employees can choose options for Critical Illness Insurance, Off the Job Accident Insurance, and/or Hospital Indemnity Insurance.

**Provider:** <https://www.metlife.com/>

**Cost:** Dependent on coverage level and/or age. Cost is 100% funded by employee.

- 2) **Colonial Life** – all regular employees can choose options for Term Life Insurance or Whole Life Insurance.

**Provider:** <https://www.coloniallife.com/>

**Cost:** Dependent on coverage level and/or 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 \$3,000 per calendar. 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 Mission Square Retirement.

**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% at retirement. Vesting in the AACOG contribution is at 8 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 an account to save for retirement. AACOG does not match funds.

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

3) **Mission Square Retirement Deferred Compensation Plan** – all employees can choose to put a pre-taxed percentage or set amount into an account 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

**Benefit:** Regular full-time employees earn Paid Time Off based on actual hours worked as follows:

1-2 years 10 days

2-5 years 15 days

5-7 years 20 days

7-10 years 22 days

10+ years 25 days.

## 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.

## PUBLIC SERVICE LOAN FORGIVENESS

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

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

**Benefit:** [Public Service Loan Forgiveness \(PSLF\)](#) is a program operated by U.S. Department of Education. The PSLF Program forgives the remaining balance on your Direct Loans after you have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer.

## FLEXIBLE SPENDING ACCOUNT SERVICES

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

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

**Benefit:** Flex Spending Accounts available for pre-tax reimbursement of healthcare and dependent care expenses.

## PROFESSIONAL LICENSE/CERTIFICATION REIMBURSEMENT

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

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

**Benefit:** Regular full-time employees may receive reimbursement for professional licenses/certifications with valid substantiating documentation. Reimbursement for exam and credential/license.

## CONTINUING EDUCATION (CE)

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

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

**Benefit:** Regular full-time employees may receive reimbursement for Continuing Education when ACOG requires attendance for the seminar/conference/CE course/exam.