

**2007-2008**  
**Cherokee County**  
**Employee Benefits**  
**Summary**

The employees of Cherokee County are offered a comprehensive package of benefits to meet their personal needs and requirements. The following pages represent a summary of the Benefit Plans provided and available to Cherokee County employees.

Cherokee County is constantly striving to seek beneficial and affordable enhancements to its current benefits package.

New fulltime employees are eligible for benefits on the first of the month following 30 days of employment.

Open enrollment for all employees is generally in late August and September.

Mid-year changes to plans may only be made due to a family status change event. Please see your county Benefit Administrator for more information.

\*The information listed on the following pages are brief summaries of the actual benefits.  
Policies are subject o change without notice.

## Types of Leave

<b>Annual Leave</b>	<p>1 – 5 Years of Service.....80 Vacation Hours Annually          6 – 10 Years of Service .....120 Vacation Hours Annually          11 - 15 Years of Service.....144 Vacation Hours Annually          16 – 20 Years of Service.....160 Vacation Hours Annually          21 - 25 Years of Service .....176 Vacation Hours Annually          25 + Years of Service..... 200 Vacation Hours Annually</p>								
<b>Sick Leave</b>	<p>3.08 hours each bi-weekly (For Full time employees)          3.31 hours each bi-weekly (For Full time Sworn Sheriff Personnel)          4.38 hours each bi-weekly (For Full time Firefighter employees only)</p>								
<b>Holidays</b>	12 Paid Holidays Per Year								
<b>Other Types of Leave</b>	<p><b>Leave of Absence:</b> By submitting a written notice to your supervisor, you may be granted an unpaid leave of absence.</p> <p><b>Court Leave:</b> An employee performing court duty as a subpoenaed witness or juror will be granted leave-with pay.</p> <p><b>Military Leave:</b> You are entitled to receive wages for a maximum number of days each year as set by the state while you are on military duty.</p> <p><b>Administrative Leave:</b> An employee may be ordered to be absent from the work place, with pay, while internal investigations are being conducted or other circumstances deemed by the County Manager.</p> <p><b>Bereavement Leave:</b> An employee may receive pay for absence due to the death of a family member.</p> <table style="margin-left: 40px;"> <tr> <td>Spouse/child</td> <td>Up to 5 days paid</td> </tr> <tr> <td>Parent/Sibling</td> <td>Up to 3 days paid</td> </tr> <tr> <td>In-law (mother, father, sister, brother)</td> <td>Up to 2 days paid</td> </tr> <tr> <td>Grandparents</td> <td>Up to 2 days paid</td> </tr> </table>	Spouse/child	Up to 5 days paid	Parent/Sibling	Up to 3 days paid	In-law (mother, father, sister, brother)	Up to 2 days paid	Grandparents	Up to 2 days paid
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Parent/Sibling	Up to 3 days paid								
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Grandparents	Up to 2 days paid								

## Workers' Compensation

- If you are injured on the job you must obtain treatment from one of the doctors on the panel of physicians.
- The Panel of Physicians is posted in your department.
- Cherokee County adheres to the Georgia laws on Workers Compensation. The law is designed to get the injured work treatment and then back to work.
- In addition to the law, Cherokee County allows an injured worker to supplement workers compensation pay up to their regular salary with sick, comp and/or annual leave.

## Short Term Disability

<b>Eligibility</b>	<ul style="list-style-type: none"> <li>➤ If you are disabled due to an off-the-job injury or illness and are under the regular care of a physician.</li> <li>➤ You must be disabled for more than one week.</li> </ul>
<b>Benefit</b>	<ul style="list-style-type: none"> <li>➤ Cherokee County provides up to 8 weeks coverage (60% of salary).</li> <li>➤ Employee must use all accrued leave before benefits begin.</li> </ul>

## Long Term Disability

<b>Eligibility</b>	<ul style="list-style-type: none"> <li>➤ If you are disabled due to an off-the-job injury or extended illness and are under the regular care of a physician.</li> </ul>
<b>Benefit</b>	<ul style="list-style-type: none"> <li>➤ You must be disabled for six consecutive months.</li> <li>➤ You will receive 60% of your salary, with a minimum of \$100 and a maximum of \$10,000 per month. (if you are receiving benefits through Works Comp, Social Security, etc., those payment may be subtracted from your benefit.</li> </ul>

## Life Insurance

<b>Employee Life/AD&amp;D</b>	<ul style="list-style-type: none"> <li>➤ Amount equal to one (1) times salary, minimum \$25,000</li> <li>➤ Non-Contributory. 100% paid by Cherokee County</li> <li>➤ Additional coverage up to \$200,000 (optional) 100% employee paid.</li> </ul>
<b>Dependent Life</b>	<p>Optional. 100% Employee Paid.</p> <ul style="list-style-type: none"> <li>➤ Spouse.....up to \$50,000</li> <li>➤ Child.....up to \$10,000</li> </ul>

## Defined Benefit Pension Plan

<b>Vesting</b>	<ul style="list-style-type: none"> <li>➤ You are 100% vested after you complete five years of credited service.</li> </ul>
<b>Employee Contribution</b>	<ul style="list-style-type: none"> <li>➤ Participation is mandatory for all new hires (fulltime) after 1/1/03</li> <li>➤ Employees are required to contribute an amount equal to 5% of salary each pay period (pre-tax) into the plan</li> </ul>
<b>Employer Contribution</b>	<ul style="list-style-type: none"> <li>➤ Cherokee County will contribute an amount equal to 7% of the fulltime employee's salary each pay period into the plan</li> </ul>
<b>Retirement</b>	<ul style="list-style-type: none"> <li>➤ 30 Years of Service; or</li> <li>➤ Age 65 with 5 years of service; or</li> <li>➤ When employee's age plus years of service equal 75pts); or</li> <li>➤ Reduced benefits at Age 55 with 5 years of service</li> </ul>

## 457 Deferred Compensation Plan

<b>Eligibility</b>	First Day of Employment
<b>Your Savings</b>	Based on Pre-tax dollars that you contribute to your account
<b>Contribution Amounts</b>	Employees may defer up to \$13,000 per year.
<b>Investment Options</b>	You may invest your contributions in any of the many funds offered by our plan provider.
<b>Withdrawals</b>	<ul style="list-style-type: none"> <li>➤ Retirement</li> <li>➤ Termination of Employment</li> <li>➤ Unforeseeable Emergency – Severe Financial Hardship</li> </ul>
<b>Tax Savings</b>	The amount you contribute and the earnings on your account are tax deferred until the funds are withdrawn.

## Medical Benefits

Cherokee County offers two options through Blue Cross/Blue Shield of Georgia: HMO Open Access or POS (Point of Service), which includes in-network and out-of-network benefits. By using the in-network physicians, the employee will receive quality products and services at reduced costs to the employee.

	<b>HMO Open Access</b>		<b>POS</b>	
<b>Employee Only</b>	<b>\$1.62</b>		<b>\$14.56</b>	
<b>Employee + 1</b>	<b>\$37.85</b>		<b>\$54.67</b>	
<b>Family</b>	<b>\$126.00</b>		<b>\$152.53</b>	
	<b>In-Network</b>		<b>In-Network</b>	<b>Out-of-Network</b>
<b>Deductible</b>	\$0		\$0	\$1,000
Out of Pocket	\$1000/\$3000		\$1000/\$3000	\$4000/\$12,000
<b>Office Co-pay</b>	\$20/\$25		\$25/\$25	60% after deductible
<b>Maternity</b>	<b>Co-Pay</b>		<b>Co-Pay</b>	<b>Co-Pay</b>
Doctor office	\$100		\$100	60% after deductible
Hospital	80%		80%	60% after deductible
<b>Emergency Room</b>	\$150 (waived if admitted)		\$150 (waived if admitted)	\$100
<b>Hospital Care</b>				
Inpatient	80%		80%	60% after deductible
Outpatient	80%		80%	60% after deductible
<b>Prescription</b>	<b>Co-Pay</b>		<b>Co-Pay</b>	<b>Co-Pay</b>
Generic/Brand	\$15/\$30		\$15/\$30	60% after deductible
Non Preferred	\$45		\$60	60% after deductible
Mail Order	\$45 (90-day)		\$60 (90-day)	Not Available

# Dental Care

With the Blue Cross/Blue Shield Dental Plan, you may visit any dentist of your choice, or you may choose to visit one of the dentists in their network and receive reduced rates for services. The Blue Cross/Blue Shield Dental plan also includes Adult and Child Orthodontic benefits.

<b>Bi-Weekly Cost</b>	
Employee Only	\$ 5.75
Employee + Spouse	\$16.15
Employee + Children	\$15.24
Family	\$23.11
<p><b>Preventive Services</b>  <u><b>No Deductible, 100% paid</b></u>            Exams, X-Rays, 2 cleanings, Fluoride Treatments, Spacers, Topical Sealants</p>	
<p><b>Basic Services</b>  <u><b>\$50 Deductible, 80 % paid</b></u>            Lab Test    Root Canals    Extractions            Fillings - Amalgam, Silicate &amp; Acrylic</p>	
<p><b>Major Services</b>  <u><b>50 % of Charges paid</b></u>            Gold or Porcelain Fillings            Repair            Dentures, Crowns            Bridgework</p>	
<p><b>Maximum Benefit</b>            \$1,200 per Covered Person Per Year for general services            \$1,000 Lifetime Maximum per Covered Person Per Year for Orthodontics</p>	

# Vision

With the Blue Cross/Blue Shield vision plan, employees may visit a network of optometrists and other eye care centers for discounted benefits for vision-related services.

<b>Bi-Weekly Cost</b>	
Employee Only	\$ 3.69
Employee + Spouse	\$ 6.94
Employee + Children	\$ 7.38
Family	\$10.62
<p><b>Use Network of Optometrists and Eye Care Centers</b></p> <p>\$10 Co-pay office visit</p> <p>\$10 Co-pay Lenses</p> <p>\$10 Co-pay Frames</p> <p>Lasik Discount</p>	

## Other Benefits

<b>CMAR Credit Union</b>	All Cherokee County employees are eligible to join CMAR Credit Union
<b>Direct Deposit</b>	All Cherokee County employees are eligible for Direct Deposit benefits.
<b>Health Club Membership</b>	All Cherokee County employees are eligible for discount rates
<b>Flexible Spending Account</b>	All fulltime Cherokee County employees are eligible to participate in the Healthcare and/or Dependent Care Flexible Spending Account