



## EMPLOYEE BENEFITS

Employer-provided benefits are an important factor in total compensation. NGA is committed to providing a comprehensive employee benefits package. Regular full-time employees and part-time employees who work at least twenty hours per week and their dependents are eligible for the following benefits:

A choice of three different health insurance plans:

- Preferred Provider Organization (PPO),
- Network Only,
- High Deductible Health Plan (HDHP) with Health Savings Account (HSA),

We also offer:

- Dental – Guardian
- Vision – VSP
- Prescription Drugs – Aetna
- Flexible Spending Accounts – WageWorks
- Breastmilk Shipping – MilkStork
- Legal - LegalGUARD
- Basic Life, Accidental Death and Dismemberment Insurance, Voluntary Life, Short-Term Disability, and Long-Term Disability – Prudential
- Employee Assistance Program (EAP)
- Pet Insurance
- Onsite fitness and bicycle facility
- Critical Illness and Accident Insurance

### **PPO Plan**

With the PPO plan, you have the freedom to select either in-network or out-of-network healthcare providers. The PPO plan does not require a referral from a primary care physician to see a specialist. The network for the PPO plan is Aetna Standard.

### **Network Only Plan**

With the Network Only Plan, you do not need referrals to see specialists. There is no coverage if you go outside of the network. The network for the Network Only plan is Aetna Standard.

### **High Deductible Health Plan (HDHP)**

A HDHP is a health insurance plan providing comprehensive medical coverage that has a higher than average deductible. After participants pay the required deductible amount, you will pay co-insurance and the health plan will pay the balance for claims on covered healthcare expenses. The network for the HDHP is Aetna.

### **Health Savings Account (HSA) Requires HDHP**

An HSA is a tax-advantaged medical savings account available to participants who enroll in the HDHP. It is used to pay for qualifying out-of-pocket health care expenses incurred now and in the future.

**Benefits are reviewed regularly and may change.**

## NGA 2018 RATES

<b>PPO</b>	<b>Bi-Weekly Deductions</b>
Employee Only	\$ 93
Employee + Spouse	\$195
Employee + Children	\$160
Employee + Family	\$280

<b>Network Only</b>	
Employee Only	\$23
Employee + Spouse	\$44
Employee + Children	\$40
Employee + Family	\$61

<b>High Deductible Health* Plan (HDHP)</b>	
Employee Only	\$37
Employee + Spouse	\$72
Employee + Children	\$66
Employee + Family	\$98

<b>MetLife Dental</b>	
Employee Only	\$3
Employee + Spouse	\$5
Employee + Children	\$5
Employee + Family	\$6.50

<b>Vision</b>	
Employee Only	\$5.15
Employee + Spouse	\$8.68
Employee + Children	\$8.86
Employee + Family	\$14.28

<b>Legal Plan</b>	
	\$9.21

### **\*Health Savings Contributions**

The IRS maximum annual contribution (including both employer and employee dollars) amounts for 2016 are:

- For individual coverage: \$3,400
- For family coverage: \$6,750
- Additional catch-up contribution for members over 55: \$1,000

## **RETIREMENT PLAN CONTRIBUTION**

The NGA Retirement Plan is a combination of a 457(b) Deferred Compensation Plan for the employee contributions and a 401(a) Qualified Retirement Plan for the NGA contributions.

Immediately on hire – Employees may contribute money to the 457(b) plan. NGA does not match the employee contribution in the first 6 months.

After six months of employment - NGA matches the employee's 457(b) contribution up to 5 percent of gross salary. NGA remits its match to the 401(a) qualified plan for which the employee receives immediate vesting. Employees may contribute more than 5 percent without a corresponding NGA match, up to the annual IRS maximum contribution limits.

After one full year of employment - In addition to the above employer contribution, regardless of whether employees have chosen to participate in the matching plan, NGA automatically contributes an amount of money equal to 5 percent of gross salary to the 401(a) qualified plan for which the employee receives immediate vesting.

## **COMMUTER BENEFITS**

Regular full-time employees and part-time employees who work at least twenty hours per week and use public transportation may enroll in commuter benefits via WageWorks through a pre-tax payroll deduction.

## **MONTHLY PARKING**

NGA provides a plan for employees to pay for monthly parking in the Hall of States building's garage on a pre-tax basis. Regular full-time employees and part-time employees who work at least twenty hours per week may arrange to have monthly parking pre-tax deductions taken from their paycheck.

Employees can apply for monthly parking by submitting a completed Parking Authorization/ Cancellation form to Human Resource Management.

## **VACATION LEAVE**

Vacation leave accrues monthly according to the following schedule.

<b>Year of Employment</b>	<b>1st-2nd</b>	<b>3rd-4th</b>	<b>5th-9th</b>	<b>10th and Beyond</b>
Days of Vacation Leave	18	21	24	27
Hours Accrued per Month	12	14	16	18

## **SICK LEAVE**

NGA provides all regular full-time employees with up to twelve days of sick leave per year, accrued at the rate of one day per month. NGA prorates sick leave for regular part-time employees.

## **HOLIDAYS**

NGA observes 10 federal holidays: New Year's Day, Martin Luther King Jr.'s Birthday, Presidents' Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans' Day, Thanksgiving Day, and Christmas Day. Presidential Inauguration Day also is observed.