YOUR HEALTH OPTIONS*

CITY OF Marietta GEORGIA

1 Medical and Dental Insurance (Anthem)

- City is self-insured (City pays all claims through Anthem as the administrator).
- Per City policy, the City pays at least 85% of the true cost of single coverage and 80% of the true cost of any dependent coverage (includes cost of pharmacy coverage).
- Separate weekly pre-tax premiums for both medical and dental coverage.
- Coverage options: Employee, Employee + Spouse, Employee + Child(ren), or Family.
- Medical Plan is Point of Service (POS), large provider network, no referrals required for specialty care, no out of network coverage.
- Dental Buy Up plan offered for higher annual benefit, child orthodontic coverage (18 and under) and implants.

2 Pharmacy Insurance (PharmAvail)

- City is self-insured (City pays all claims through PharmAvail as the administrator).
- Pharmacy benefits included with medical premium.

3 Vision Insurance (Avesis)

- Plan is fully-insured (Avesis pays all claims through cost of insurance).
- Weekly pre-tax premiums.
- Coverage options: Employee, Employee + Spouse, Employee + Child(ren), or Family.
- Large provider network.
- Laser vision correction benefit.
- Vision Buy Up plan offered for enhanced benefits.

4 Flexible Spending Account (TASC)

- Weekly pre-tax contributions for qualified medical or dependent care expenses.
- $2,700 medical limit per year (all funds available January 1).
- $5,000 dependent care limit per year (funds available after weekly contribution, “pay as you go”).
- Qualified medical expenses include deductibles, co-pays, co-insurance, medical supplies, and over the counter drugs (note: Health insurance premiums are *not* a qualified expense).
- $500 medical incentive for those who opt out of medical and dental insurance coverage.

5 CareHere Clinic

- Primary care and wellness facility provided at no cost to employees or family members covered by City’s health insurance.
- Generic prescription drugs available.
- Health screenings, health coaching, smoking cessation, lab work, and referrals to outside care available.
- $200.00 wellness incentive for full completion of Annual Health Assessment.

6 Disability Insurance (Lincoln Financial)

- This protects part of your earnings if disabled and unable to work as certified by your doctor and the insurance company.
- Weekly after tax premium determined by income.
- Short Term: Benefit is 60% of income (max. $2,500 per week), 14 days to 24 weeks.
- Long Term: Benefit is 60% of income (max. $5,300 per month), 180 days to Social Security Normal Retirement age.

7 Critical Illness Insurance (Aflac)

- This option pays you if you or a covered family member experience a critical illness such as a heart attack, stroke, or cancer.
- Weekly after tax premium determined by age, tobacco usage, and benefit coverage amount.
- $75.00 wellness benefit for you or your spouse for receiving a covered health screening test.

8 Accident Insurance (Aflac)

- This option pays you if you or a covered family member experience an accident requiring medical costs.
- Weekly after tax premium determined by level of coverage needed.

9 Workers’ Compensation (Brentwood)

- This covers your earnings if you get hurt or injured related to your work.
- The city covers the first 90 days at 100% of your pay.
- City is self-insured (City pays all claims through Brentwood as the administrator).

***Please see the Human Resources Department for details on each of these items.**