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: 91st day of employment

Coverage: 3 options: PPO w/ $1,000 deductible, PPO w/ $750 deductible, PPO w/ $300 deductible.

Provider: www.bcbstx.com. Blue Cross Blue Shield of Texas

Cost: Employee Only Coverage: PPO w/ $1000 deductible - **FREE**
PPO w/ $750 deductible - $4.95/PP
PPO w/ $300 deductible - $42.26/PP

DENTAL INSURANCE

Who Qualifies: Regular full-time employees

Eligibility: 91st day of employment

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

Provider: www.metlife.com

Cost:

Dental Low Plan	**or**	**High Plan**
Employee Only – **FREE**		Employee Only - $1.45/PP
Employee + Spouse - $11.16/PP		Employee + Spouse - $16.33/PP
Employee + Children - $13.17/PP		Employee + Children - $14.05/PP
Employee + Family - $28.08/PP		Employee + Family - $33.18/PP

VISION INSURANCE

Who Qualifies: Regular full-time employees

Eligibility: 91st day of employment

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

Provider: www.avesis.com

Cost: Employee Only – **FREE**
Employee + Spouse - $2.16/PP
Employee + Children - $2.28/PP
Employee + Family - $3.98/PP

SHORT TERM DISABILITY INSURANCE

Who Qualifies: Regular full-time employees

Eligibility: 91st day of employment

Coverage: 60% of weekly pay (up to $1,000) after the employee is off work due to injury or sickness for 7 consecutive days for up to 25 weeks. Coverage is only offered for employee.

Provider: www.dearbornnational.com

Cost: Employee Only – **FREE**

LONG TERM DISABILITY INSURANCE

Who Qualifies: Regular full-time employees

Eligibility: 91st day of employment

Coverage: 60% 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.dearbornnational.com

Cost: Employee Only - **FREE**

LIFE INSURANCE

Who Qualifies: Regular full-time employees

Eligibility: 91st 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: www.dearbornnational.com

Cost: Employee Only – **FREE**

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

SUPPLEMENTAL INSURANCE

Who Qualifies: Regular full-time employees

Eligibility: 91st day of employment

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

Provider: 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: 1st day of employment for TCDRS and 91st 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
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
3) **ICMA-RC 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

LEAVE TIME

Who Qualifies: Regular full-time employees

Eligibility: After 91st day of employment

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. An additional 8 hours of annual leave is credited to the employee's account on January 1 subsequent to completion of 1 calendar year of service. The maximum is 8 days. Personal Leave is accrued at a rate of 2 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: 1st day of employment

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