

SECTION 5

BENEFITS

5.1	Group Health and Life Insurance
5.2	Flexible Benefits
5.3	Employee Assistance Program
5.4	Unemployment Insurance
5.5	Workers Compensation Insurance
5.6	Retirement
5.7	Deferred Compensation
5.8	Educational Incentive Program

Rev.8/21/02



SUBJECT: 5.1 Group Health and Life Insurance

EFFECTIVE DATE: 5/1993 DATE REVISED:

STANDARD

Employee benefits are available to certain groups of employees and shall be administered without regard to any protected class. The City will pursue volume-buying discounts and preferred provider arrangements with medical service providers wherever cost savings can be obtained for its employees and while providing quality care. Benefits are subject to modification dependent upon continued funding.

- 1. Group Health Insurance: Health insurance coverage is made available to all full time, regular employees. (See Health Benefits Handbook for more detail.)
- 2. Group Life Insurance: Life insurance coverage is provided for all full time, regular employees at no cost to the employee. Employees may purchase dependent coverage. (See Life Insurance Handbook for more detail.)



SUBJECT: 5.2 Flexible Benefits

EFFECTIVE DATE: 6/5/02 DATE REVISED:

STANDARD

Flexible benefits are available to certain groups of employees and shall be administered without regard to any protected class. Flexible benefits serve to supplement the basic group medical insurance and may be purchased by employees with pre-tax dollars. Benefits are subject to modification dependant upon continued funding.

- 1. *Eligibility*. Employees who are regularly scheduled to work 30 hours per week are eligible for medical insurance benefits including flexible benefits.
- 2. *A third party administrative* representative shall provide these services to eligible employees through City payroll deduction.
- 3. *Types of Benefits.* Flexible benefits may include such benefits as dental, vision, and disability programs. Offerings may vary from time to time.
- 4. *Open enrollment* periods are held once every 12 months. A change in marital or family status, or other significant changes may allow employee to make changes in coverage mid-year.
- 5. Employees should refer to Flexible Benefits documents or the Benefits Coordinator for more detail.



SUBJECT: 5.3 Employee Assistance Program

EFFECTIVE DATE: October 31, 1991 DATE REVISED: 6/5/02

STANDARD

The City recognizes that at times employees may have personal concerns or issues than may affect their ability to perform their jobs. In order to assist employees in resolving those concerns and issues, and to help them perform at maximum capacity, the City offers an Employee Assistance Program. Employee benefits are subject to modification dependent upon continued funding.

- 1. *Eligibility*. Full and part time regular employees and seasonal employees are eligible on the date of hire. Since the employee's work performance and attendance can also be affected by a spouse or family member, immediate family members are also eligible to participate in this benefit. Immediate family members need not be enrolled in group medical benefits to be eligible for the Employee Assistance Program (EAP).
- 2. **Program provisions.** Employees may call the EAP provider confidentially and voluntarily to arrange for an initial assessment. The EAP counselor will prescribe a program of intervention and treatment suited to the individual's needs.
- 3. **Self-Referral.** Employees may refer themselves to the EAP for difficulties related to marital, family, child behavior, financial, chemical dependency, emotional, eating disorders, legal trouble, or any other personal problem that may eventually affect the employee's ability to perform his or her job effectively. Employees who call the EAP do so confidentially. The EAP provider does not report who visits the EAP on a self-referral basis.
- 4. **Supervisory Referral**. Supervisors may refer employees to the EAP when job performance appears to be affected by a personal issue. Such referrals are also confidential except that Human Resources staff may be advised, as appropriate.

5. *Mandated Referral.* Employees may be mandated to participate in the EAP when personal issues become so critical that they threaten the employee's continued employment. Employees who are mandated to the EAP will be asked to sign a written agreement promising to keep all appointments with counselors, to follow the prescribed course of treatment identified by counselors, and to participate in random drug and alcohol testing, as appropriate. Failure to honor all terms and conditions of the agreement will lead to termination of employment. Employee participation in mandatory EAP referrals is usually a requirement for continued employment. This is often a final effort to help an employee keep employment. Copies of agreements with employees mandating referral are sent to the EAP provider so that the provider will know this is a mandated referral.

6. Confidentiality and Reporting.

- A. Self-referred employee and family EAP visits and the contents of treatment programs are confidential and are known only to the employee, family member and EAP provider. The EAP program provider reports to the employer quarterly showing the number of visits and the general type of problems with which employees seek assistance. Such utilization data provides the employer with evidence that the program is needed, is being used by employees, and it provides indicators about the kinds of difficulties which affect work. The employer may find such information useful in implementing training programs or providing other employee services.
- B. Treatment program content and personal information shared in mandated referral of employees is also confidential. The EAP provider will report to the Human Resources Director only to indicate that the employee is or is not meeting the terms of the employment/treatment agreement.



SUBJECT: 5.4 Unemployment Insurance

EFFECTIVE DATE: 6/5/02 DATE REVISED:

STANDARD

Certain employment-related benefits are provided by state law. Where these apply, the City participates fully and provides these benefits in accordance with the law. Unemployment Insurance benefits are intended to help bridge the gap between jobs when a person loses employment through no fault of his/her own.

- 1. *Eligibility:* To be eligible for benefits, workers must be unemployed through no fault of their own. If an employee is dismissed for cause, benefits may not be available, as stated in Georgia law. Under Georgia Law, elected officials are not eligible for Unemployment Compensation.
- 2. **Program Provisions**. Unemployed persons may file a claim for Unemployment Insurance benefits at the local Field Service Office of the Georgia Department of Labor. The Department of Labor (DOL) will notify the Human Resources Department or the department in which the employee worked to request information about why the person left employment. Information provided by the employer will help the DOL determine whether benefits should be paid. Eligible employees can collect benefits for a period of 26 weeks so long as they are available for work, actively seeking work, and are willing to work in a position that pays reasonably the same as they were earning in the job they lost.
- 3. **Protesting a Claim.** If an employee loses employment through no fault of his/her own, it is appropriate for the employer to pay benefits. However, if the employee resigned or was released for cause, the employer should protest the claim. The employer must provide information to clearly show that the employee could have continued working if h/she had chosen to do so. Documented information from the Personnel File will be used in Unemployment Insurance hearings with an Administrative Law Judge to show that the employee neglected job duties, failed to follow instructions, failed to report to work without proper notification, violated Company rules, etc. *Failure to protest within a given time frame*

<u>may result in the employer paying claims it otherwise should not have paid.</u> Paying Unemployment Insurance claims directly affects an employer's cost of doing business in two ways: 1) the cost of the claim, and 2) the experience rating, or frequency of having paid claims, is related to the rate of unemployment tax an employer pays.

4. *Notifying Human Resources*. Departments receiving an Unemployment Insurance claim should notify Human Resources <u>as soon as possible</u>. Human Resources staff will assist department supervisors in preparing a response to the claim to avoid payment if appropriate.



SUBJECT: 5.5 Workers' Compensation Insurance

EFFECTIVE DATE: May 1993 DATE REVISED: 6/5/02

STANDARD

Certain benefits are provided by state law. Where these apply, the City participates fully and provides these benefits in accordance with the law. Worker's Compensation Insurance provides economic assistance when an employee is injured in the course of work.

PRACTICE GUIDELINES

1. *Eligibility*. Employees paid through the City's payroll are eligible for Workers' Compensation insurance benefits should they become injured in the course of work, and if they lose time away from work, or if they require medical treatment.

3. Program Provisions.

- A. Medical Treatment Panel of Physicians. Employees injured in the course of work should report the injury to the immediate supervisor as soon as possible. If medical attention is needed, medical attention should be the priority. As soon as possible thereafter, the immediate supervisor should be notified. A physician listed on the posted "Panel of Worker's Compensation Physicians" should be used to provide medical treatment. A Panel of Physicians should be posted in each department such that each employee is familiar with the list. Failure to use a physician on the panel may result in medical costs being denied by the State Board of Workers' Compensation.
- B. <u>Timely Notification.</u> The immediate supervisor should verbally notify Human Resources as soon as possible. This is critical so that Human Resources staff can authorize medical treatment when the medical provider calls for verification.
- C. <u>First Report of Injury.</u> The immediate supervisor and the employee should complete a First Report of Injury within 24 hours of the accident.

- D. <u>Supervisor's Investigative Report.</u> The supervisor should investigate the accident to determine the cause, and possible measures to prevent recurrence. Information should be documented on the Supervisor's Investigation Report and submitted to Human Resources, along with the First Report of Injury. Where property or vehicle damage has occurred, the accident report should also be sent to the Finance Director.
- E. <u>Corrective Action.</u> The supervisor should take corrective action to educate, train, install protective devices or measures, such that the same injury will be less likely to occur again.
- F. <u>Payment of Claim.</u> The Benefits Coordinator will use accident/injury information to report to the City's Worker's Compensation Administrator and to ensure that medical costs, as well as lost income, are properly paid.
- G. <u>Risk Management Advisory Group Review.</u> The Benefits Coordinator will also report to the City's Risk Management Advisory Group regarding the type of injury, lost time, cost of treatment, and preventive measures to decrease the likelihood of recurrence. The Finance Director, or representative, will report property loss to the Risk Management Advisory Group.
- H. Monitoring and Closing the Claim. The Benefits Coordinator will monitor the claim until it is closed, the employee is returned to work, and all claims are paid.
- I. <u>Coordination with Family and Medical Leave.</u> Employees who are unable to work because of a work-related injury and who are eligible for Family Medical Leave (FMLA) shall be placed under the coverage of FMLA and shall be properly notified. However, employees covered by FMLA during a work-related injury will NOT be required to exhaust accrued leave.
- J. <u>Pay during leave.</u> An employee will receive from the City full salary for the first five work days absent because of an injury covered by Worker's Compensation. Employees off the job earning Worker's Compensation will not accumulate or use vacation or sick leave. After 7 days of lost time, employees are eligible for weekly income benefits as regulated by the State Board of Worker's Compensation.
- K. **Return to Work.** Before returning to work, a Physician's Certificate is mandatory to determine the capacity of the employee to resume duties safely. Upon return to work the employee's salary will be computed on the basis of the last salary paid plus any merit increase or other salary increase to which the employee would have been entitled during the disability period covered by Worker's Compensation.

Performance evaluations must be completed before any merit increases can be calculated and become effective. If the period of absence was long enough to substantially affect the supervisor's ability to fairly and reliably evaluate performance, the merit increase will be delayed until the employee has demonstrated

satisfactory performance in all essential job functions. An employee will retain all accumulated sick and vacation leave while on a Worker's Compensation Leave.

M. <u>Transitional duty work</u> may be provided for specific time periods as work is available. Where available, employees will be assigned to transitional duty work by the appropriate department heads in consultation with the Human Resources Director and the attending physician.



SUBJECT: 5.6 Retirement

EFFECTIVE DATE: 5/1993 DATE REVISED: 9/3/04

STANDARD

The City of Brunswick takes an active role in helping employees to prepare financially for retirement years. As a part of the fringe benefit program, the City provides a retirement savings program. Benefits are subject to modification dependent upon continued funding.

PRACTICE GUIDELINES

- 1. *Eligibility*. Employees who are regularly scheduled to work at least 30 hours per week and who have completed one year of service become participants in the City of Brunswick's Retirement Program.
- 2. **Program Provisions and Administration.** For further information, see the Pension Plan Summary Plan Document and/or contact the Finance Director.

5.6-1 (rev.9/3/04)



SUBJECT: 5.7 Deferred Compensation

EFFECTIVE DATE: 5/1993 DATE REVISED:

STANDARD

The City recognizes the importance of assisting its employees in saving for retirement. Qualified Deferred Compensation Programs are an effective way of deferring pre-tax dollars to be used during retirement years.

PRACTICE GUIDELINES

1. *Eligibility*. All employees are eligible to participate on the date of hire.

2. Program Provisions.

- A. Deferred Compensation Plans allow an employee to defer income now and reduce taxable income in accordance with the Tax Reform Act (as amended).
- B. The City has established a legally qualified plan. Such plans set up methods of payroll deductions, for investing your money and crediting it properly, and for providing regular statements of accounts.
- C. This is not a regular savings account. Its primary purpose is to help in retirement planning. Money may be disbursed without penalty only at retirement or when an employee terminates public employment. In severe financial hardship, money may be disbursed in accordance with IRS regulations. In event of death, funds would go to the employee's beneficiaries. Deferred compensation does not affect in any way any other retirement benefits or Social Security benefits.
- D. An employee interested in enrolling may do so by contacting an enrollment representative of the plan through the Human Resources Department.



SUBJECT: 5.8 Education Assistance and Incentives

EFFECTIVE DATE: 11/15/00 DATE REVISED: rev. 10/30/01; 6/5/02; 7/1/04

STANDARD

The City recognizes the importance of continued life-long learning. The City provides encouragement, assistance and financial incentives to employees who wish to continue their education. The City values college education, as well as technical training and certification programs.

PRACTICE GUIDELINES

- 1. College Reimbursement Program:
 - A. <u>Eligibility:</u> Regular full time employees who have completed one year of regular (full time, non-temporary, non-seasonal) employment with the City are eligible to apply for college reimbursement.
 - B. <u>Program Provisions:</u> An employee may be reimbursed for the cost of tuition and books upon completion of any job-related course or other course which is required while advancing toward a degree from an accredited institution which is <u>related to the employee's current position</u>, or related to an approved career plan. Education Reimbursement will be provided in any year based upon available funding. An approved career plan is a plan of educational achievement which is expected to prepare the employee for a position within the City organization. Such career plans <u>must</u> be discussed with and approved by the Human Resources Director <u>in advance</u> to help assure reimbursement.
 - 1.) <u>How to apply</u>: Employees must complete an "Education Reimbursement/Training Request and Agreement" submit the request to the supervisor and Department Director for approval <u>prior</u> to submission to the Human Resources Director. The Human Resources Director will recommend approval/disapproval to the City Manager, consistent with program guidelines. Application shall be made <u>prior</u> to the employee enrolling in the college course to help ensure reimbursement.

5.8-1 (rev.7/1/04)

2.) <u>Reimbursement</u> may be requested upon completion of the course in accordance with the schedule below:

Grade A – 100%

Grade B - 85%

Grade C - 70%

Grade D - 0%

Documentation of grades and expenses must be presented and attached to a Check Request for reimbursement. Requests for reimbursement must be approved by the supervisor and Department Director <u>prior</u> to submission to the Human Resources Department for payment. An employee must be a current active employee at the time reimbursement is made. Employees who terminate employment (whether by resignation or discharge) will be required to repay any reimbursement made within the previous 24 months.

- 3.) Class Scheduling: Classes should be scheduled during off-duty hours whenever possible. In cases where a required class is not offered during off-duty hours, the employee may request to use vacation time to attend. Approval must be obtained by the Department Head and City Manager prior to enrollment. For employees who work shifts (such as Fire, Police, and Wastewater Treatment Plant Operators) it may not be possible to schedule classes during off-duty hours. In these cases, the Department Head may recommend to the City Manager that the employee's request to attend classes during duty hours be approved. Approval will be considered dependent upon work demands and available staffing.
- 4.) <u>Career Counseling</u>: Employees who would like to discuss career goals/opportunities should contact the immediate supervisor, Department Head, and Human Resources Department.
- 2. General Education Development (GED) Incentive:

<u>Eligibility</u>: All regular full time employees are eligible to participate after completion of one year of regular full-time, non-temporary, non-seasonal service with the City.

A. <u>Program Provisions</u>: The City shall provide a one-time \$200 incentive to each full-time regular employee who receives his/her GED certificate while in the employment of the City. An employee receiving his/her GED certificate should notify his/her Department Director. The Director should prepare a Personnel Action form, attach a copy of the GED verification, and forward to the Human Resources Department.

5.8-2 (rev. 6/5/02)

3. Commercial Driver's License (CDL)

- A. <u>Eligibility</u>: All regular full time (non-temporary, non-seasonal) employees are eligible to participate provided the CDL is related to the employee's current job.
- B. <u>Program Provisions</u>: The City shall provide a one-time incentive to each full-time regular employee who receives his/her Commercial Driver's License <u>through self-study</u> and successful completion of the written and driving test. An incentive of \$175 shall be provided for a Class B license and \$200 for a Class A. If all endorsements are obtained, an additional \$75 will be awarded. Employees must provide documentation to support the achievement and award.

4. Other Training and Development

- A. <u>Eligibility</u>: Regular full time employees and part time employees will be eligible to participate in job-related training and development programs on site at City facilities and off site. Department managers will provide adequate on the job training for new and existing employees such that skill levels will continually improve. In addition, employees are encouraged to pursue training and education that may not necessarily be related to their current positions in preparation for promotion. The employer will make every effort to provide financial support for employee training and development, as funds allow. The employee is expected to participate in partnership with the City, to take initiative to identify training opportunities, and to share the cost of such training when necessary.
- **B.** <u>Process</u> Employees who wish to participate in training programs should submit a request to the immediate supervisor. Employees should be prepared to show the job-relatedness of the training, the cost, and the anticipated benefit.



City of Brunswick – Education Reimbursement/Training Request and Agreement

Employee Name:	Dept/l	Div.No	Job Title:	
Supervisor:				
I would like to request the City one) described below. (Please content, the organization/vendo any written program description	describe the nam or/institution offe	e of the training	program or college course	e, the
This training program/college of the following ways:	course will help n	ne improve my j	ob performance and benefi	t the City in
Location of Training Program/0	College Course:_			
Dates and times (from and to, a	.m./p.m.):			
Cost of Program/College Cour	se:			
I understand that, in return for years after the City's final payr to remain employed, for any re on my behalf) within the last 2-authorize the City to withhold should end during the two-year	ment/reimbursem ason, I will repay 4 months to atten from my final pa	ent for this train the amount the d this training o ycheck any bala	ning or educational opportu c City has paid to me (or to or receive this education. I nce outstanding if my empl	nity. If I fail any agency also
Employee Signature	Date		Supervisor's Approval	 Date
Department Head Approval	Date	_		
Human Resources Review	Date		City Manager Approval	Date (11/15/00)