New Faculty Orientation
Human Resources & Benefits Overview

Georgia Tech Human Resources
University System of Georgia
August 2020
Agenda

- Payroll and Using TechWorks
- Human Resources Support
  - Global
  - HR Business Partners
  - Employee Relations
  - Talent Acquisition
- Summary of Benefits
- USG Health & Welfare Plans
- Georgia Tech Benefits
- Retirement Plans
- Upcoming Events
- Next Steps
Payroll & Using TechWorks
OneUSG Connect and ServiceNow
Pay Day is the last work day of the month via Direct Deposit.

Pay is automatically deposited in up to 3 bank accounts of your choice.

Details of your earnings can be viewed through OneUSG Connect prior to payday.

hr.gatech.edu/payroll
TechWorks – OneUSG Connect and ServiceNow

TechWorks (techworks.gatech.edu) provides convenient and secure access to other systems on campus related to your GT employment:

• **One USG Connect – Payroll & Other Human Resources**
  • Paycheck Access
  • Direct Deposit
  • Federal and State Tax Withholdings
  • Personal Contact Information
  • Benefits
  • Absence Requests
  • Company Directory
  • Manager Self Service Options (if applicable)

• **ServiceNow – Services & Support**
  • Request HR/Payroll Support
  • Other Support Such at IT, Travel, Etc.
  • Search for Knowledge Articles
OneUSG Connect

- Make SCCP Contribution
- Personal Details
- View Job Profiles
- Degrees & Certificates
- Time and Absence
- Monthly Schedule
- Pay
- Paycheck Modeler
- GT Security Request Form
- Direct Deposit
- Taxes
- Company Directory
- Compensation History
- GT Training Guides
- Forms
How can we help you?

Describe your issue or topic

Teaching / Learning
Academic Technology
Resources for Faculty and Students

Technology
Telecom • Endpoint • ITSM

Financials
Workday • Policy • Training

Human Resources
HR Practitioners • Employees
Important Items to Note

• **Take Required OneUSG Connect Training**
  • Training Videos include:
    • Employee Self Service
    • Faculty Self Service
    • Absence Requests in Employee Self Service
    • Various Manager Self Service Topics (if applicable)

• **If Your Paycheck is Wrong Related to:**
  • Gross Pay Rate – Reach out to Your Manager First
  • Benefit Deductions— Reach out to Service Center via Phone or Ticket
  • Taxes – Check your Tax Withholdings in Employee Self Service & Update (if necessary)
Human Resources Support

Global Human Resources
Global Human Resources

**Immigration Services**

- Assist academic departments in sponsoring foreign national employees for temporary nonimmigrant visa classifications (H-1Bs, O-1s, TNs, and E-3s)
- Process petitions for permanent residence (green cards) for qualified faculty and researchers in the EB-1 & EB-2 categories

**International Assignments**

- Provide immigration and taxation assessments to Georgia Tech employees working outside of U.S.
- Assist established campuses in France and China
- Support services include coordination of health and travel insurance

**Foreign National Tax Services**

- Responsible for tax compliance for payments made to Georgia Tech foreign national employees (faculty, researchers, staff, and students)

Updated 7/2/2020
Human Resources Support

Human Resource Business Partners (HRBPs)
### HR Support Across Campus

#### Department HR Contacts

Unit-level support for broad range of HR functions.

- Transactional functions as necessary:
  - MSS/ JETS/PRFs/Change add tools;
  - Time Tracking;
  - Payroll (Timesheets); and
  - Job postings (student/staff).
- First point of contact for employees with employment-related concerns.
- Advises and supports Performance management activities and processes.
- Provides support and guidance regarding workplace
- Supports and partners on activities related to progressive discipline
- Partners with GTHR to support recruiting and talent acquisition activities.
- Provides HR communication and serves as link to GTHR for unit.
HR Support Across Campus

**HR Business Partner or HR Director**

Strategic advisors to unit senior leadership and management teams.

- Partners with unit leadership and HR to help increase employee and manager performance and advance interests of the unit within context of the Institute.
- Assists in development of strategic direction and collaborates with GTHR to present analysis and recommendations of human capital.
- Leads unit in full-scope performance management, partnering with HR to provide excellent resources and service.
- Conducts coaching and advising for leaders and managers within unit, and collaborates with HR to facilitate leadership development, including training.
- Develops and implements talent management strategy for unit.
- Leverages relationships and resources between the unit and GTHR, supporting balance of unique unit needs with consistency across the Institute.
- Facilitates change management.
- Oversight of and facilitator for unit’s HR programs and processes.
- Performs other HR- or business-related responsibilities as assigned based on unique unit needs or structure.
- Restructurings & Reorgs, Talent management, workforce planning, Succession planning, etc.
Your HR Support Can Help You:

- Onboard new employees
- Get answers to your questions on employment-related topics like:
  - Your pay
  - Immigration, labor, and tax support
  - Georgia Tech’s employment policies
  - Benefits
  - Taking time off
  - Obtaining an accommodation
- Have productive and engaging work relationships with your manager and co-workers
- Identify opportunities for professional development and learning at Georgia Tech
Human Resources Support
Employee Relations (ER)
ER Support Across Campus

Employee Relations Consultant

Subject matter experts and centralized support for employee relations and Institute policy development.

- Performs full scope of employee relations at a centralized level, partnering with HR Representatives and HRBPs to manage alternative dispute resolution (ADR), progressive discipline, and investigations.

- Maintains a thorough understanding of all Institute and USG policies and supports the Institute as a key resource for interpretation.

- Compiles, analyzes, and reports data relevant to employee relations, policy adherence and development, and employment compliance.

- Works with HR Representatives and units to develop HR-related processes and procedure mapping, ensuring consistency across units.

- Works with management to develop recommendations for proactive strategies related to employee relations trends and employment related risk management.
ER Support Across Campus

Employee Relations Unit

• Works with management to develop recommendations for proactive strategies related to employee relations trends and employment related risk management.

• Maintains and facilitates the Institute’s performance evaluation process.

• Administers the Americans with Disabilities Act (ADA) reasonable accommodations process.

• Conducts investigations related to discrimination, sexual harassment, and other policy violations.

• Reviews and approves all involuntary terminations, suspensions, demotions, and Performance Improvement Plans (PIPs).

• Facilitates the Impartial Board of Review appeals process for staff.

• Develops the Institute's Affirmative Action Plan (AAP) and drafts EEO reports.
Your ER Support Team Will:

• Counsel and advise supervisors when employee issues arise related to performance or conduct.

• Assist when there are violations of law or policy, unethical behavior, etc.

• Provide additional assistance to supervisors and employees to resolve conflicts at the lowest level through:
  • Facilitated discussions
  • Mediations
HR Questions or Concerns?

Start with your Manager

Then consider:
- Your next level Manager
- HR Representative
- Employee Relations Consultant

Other Resources (click below):
- hr.gatech.edu
- Ombuds Office
- Helpline
- Employee Assistance Program
The Ombuds office is impartial, neutral, and confidential. The rights and interests of all parties to disputes are considered, with the goal of achieving fair outcomes.

The Helpline enables anyone to anonymously report a concern at Georgia Tech through a third party.

EAP provides benefits-eligible employees and their family members with services such as personal counseling and other consultative support.
Human Resources Support

Talent Acquisition
Acquiring the best talent is critical to the success of any organization and Georgia Tech is no exception!

The talent acquisition team at Georgia Tech can provide you with the best options to identify and recruit top talent for your department. The hiring process includes the six key phases below.

To learn more about staff hiring please visit our website at: hr.gatech.edu/hiring-talent
Hiring Temporary Staff (Tech Temps)

Temporary employment is short in duration to address business needs. All Tech Temps must meet the following requirements and characteristics:

- Is non-benefits eligible
- Does not have an expectation of long-term employment
- May be full-time or part-time.

To learn more about staff hiring please visit our website at: hr.gatech.edu/hiring-talent
Background Screenings

The pre-employment screening policy is available online: policylibrary.gatech.edu/pre-employment-screening.

Key points:

• The Institute will perform background investigations on regular full time and part-time new hires and rehires, as well as temporary, non-student hires.

• Offers of employment shall be conditional pending the result of the Background Investigation.

• A Background Investigation shall also be performed on any existing employee being transferred, reassigned, reclassified or promoted to a new position unless a Background Investigation conforming to this policy has been performed on such employee within the past year.

For more information on the background screening process, please visit the background screening web page at hr.gatech.edu/screening
USG Health & Welfare Benefit Plans

Benefits Overview
Health & Welfare Benefits

• As a Georgia Institution, Georgia Tech is one of the 26 schools under the University System of Georgia (USG) umbrella.

• Your health and welfare benefits are provided through USG and include healthcare, dental, vision, and retirement plan options.

• Your USG benefits are administered through OneUSG Connect. You may elect, change, view, or request support through the OneUSG Connect – Benefits website or OneUSG Connect – Benefits Call Center.
Benefit Plan Eligibility

Any regular faculty or staff employee who works at least 30 hours per week (75% FTE) is eligible to receive benefits through USG.

Your Benefits will become effective...

On the actual date of hire
IF hired on the first day of the month
(e.g. July 1 or August 1)

OR

On the first day of the following month
IF the hire date is any day other than the first
(e.g. July 2 or August 13)
Enrollment Period

• As a new hire, your enrollment period is:

30 Days  For health elections

60 Days  For retirement elections

It is important to make your benefit elections within these time frames.
Dependent Eligibility

• Eligible Dependents Include:
  • Legal spouse
  • Dependent children up to age 26
  • Dependent children over the age of 26 with proof of disability
Dependent Verification

• To ensure the most accurate healthcare costs for employees and the State, USG will verify the eligibility of dependents covered under USG’s benefit plans. You will be prompted to upload the following documents to the OneUSG Connect Portal when completing your enrollment:

  • For your legal spouse (includes same sex spouse, if applicable):
    • Copy of marriage certificate AND
    • Proof of joint debt (e.g. tax documents, mortgage or lease with both names)

  • For your children (includes step-children, if applicable):
    • Copy of birth certificate

  • For your adopted children or children of legal guardianship (if applicable):
    • Court filed documents
Changes in Family Status
Benefits Overview
Making Future Changes to your Benefits

• **Life Events**
  - You must notify OneUSG Connect within 30 days of the event.
  - Failure to do so will result in an inability to make changes until the next annual open enrollment period.

• **Annual Open Enrollment**
  - October 26, 2020 – November 6, 2020
  - USG has a self-service, online open enrollment process. Access through TechWorks.
  - Benefits Fair – Cancelled for this year

**Life Events include:**
- Marriage
- Divorce
- Birth, adoption or guardianship of child(ren)
- Change in employment status
- Loss of coverage
Summary of Benefit Options

Benefits Overview
## Pre-Tax & After-Tax Deductions

<table>
<thead>
<tr>
<th>Benefits Offered</th>
<th>Who Pays</th>
<th>Pre-Tax / After-Tax</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical and RX</td>
<td>USG &amp; Employee</td>
<td>Pre-Tax</td>
</tr>
<tr>
<td>Dental</td>
<td>Employee</td>
<td>Pre-Tax</td>
</tr>
<tr>
<td>Vision</td>
<td>Employee</td>
<td>Pre-Tax</td>
</tr>
<tr>
<td>Health Care &amp; Dependent Care Flexible Spending Accounts</td>
<td>Employee</td>
<td>Pre-Tax</td>
</tr>
<tr>
<td>Health Savings Account</td>
<td>USG &amp; Employee</td>
<td>Pre-Tax</td>
</tr>
<tr>
<td>Basic Life Insurance &amp; Accidental Death &amp; Dismemberment</td>
<td>University System of Georgia</td>
<td>After-Tax</td>
</tr>
<tr>
<td>Supplemental Employee &amp; Dependent Life Insurance</td>
<td>Employee</td>
<td>After-Tax</td>
</tr>
<tr>
<td>Accident &amp; Hospital Indemnity</td>
<td>Employee</td>
<td>After-Tax</td>
</tr>
<tr>
<td>Critical Illness (AFLAC)</td>
<td>Employee</td>
<td>After-Tax</td>
</tr>
<tr>
<td>Short Term Disability (STD)</td>
<td>Employee</td>
<td>After-Tax</td>
</tr>
<tr>
<td>Long Term Disability (LTD)</td>
<td>Employee</td>
<td>After-Tax</td>
</tr>
<tr>
<td>Retirement Plan (ORP &amp; TRS)</td>
<td>USG &amp; Employee</td>
<td>Pre-Tax</td>
</tr>
<tr>
<td>Supplemental Retirement Plans</td>
<td>Employee</td>
<td>Pre-Tax (Roth is After-Tax)</td>
</tr>
<tr>
<td>Legal and Identity Protection</td>
<td>Employee</td>
<td>After-Tax</td>
</tr>
<tr>
<td>Tuition Assistance</td>
<td>USG &amp; Georgia Tech</td>
<td>N/A</td>
</tr>
</tbody>
</table>
Overview of USG Health & Welfare Plans

Benefits Overview
The Affordable Care Act (ACA) requires all individuals to have health insurance coverage.

- All plans meet the Affordability Requirement under the ACA.
- USG employees eligible for health insurance may not be eligible for a tax credit through the Health Insurance Marketplace created under the ACA.
- For more information, visit the Federal Health Insurance Marketplace website at healthcare.gov.
USG offers four comprehensive Medical/Rx plans:

1. Comprehensive Care
2. Consumer Choice HSA (High Deductible)**
3. BlueChoice HMO
4. Kaiser HMO
## Medical/Rx Premium Rates

### 2020 Premium Rates for Active Employees

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Provider 1</th>
<th>Provider 2</th>
<th>Provider 3</th>
<th>Provider 4</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee Only</strong></td>
<td>$81.86</td>
<td>$187.96</td>
<td>$222.98</td>
<td>$170.66</td>
</tr>
<tr>
<td><strong>Employer</strong></td>
<td>$463.81</td>
<td>$463.81</td>
<td>$463.81</td>
<td>$381.22</td>
</tr>
<tr>
<td><strong>Total Rates</strong></td>
<td>$545.67</td>
<td>$651.77</td>
<td>$686.79</td>
<td>$551.88</td>
</tr>
<tr>
<td><strong>Employee + Child(ren)</strong></td>
<td>$173.52</td>
<td>$364.50</td>
<td>$427.54</td>
<td>$327.40</td>
</tr>
<tr>
<td><strong>Employer</strong></td>
<td>$808.68</td>
<td>$808.68</td>
<td>$808.68</td>
<td>$665.98</td>
</tr>
<tr>
<td><strong>Total Rates</strong></td>
<td>$982.20</td>
<td>$1,173.18</td>
<td>$1,236.22</td>
<td>$993.38</td>
</tr>
<tr>
<td><strong>Employee + Spouse</strong></td>
<td>$202.44</td>
<td>$425.26</td>
<td>$498.80</td>
<td>$381.96</td>
</tr>
<tr>
<td><strong>Employer</strong></td>
<td>$943.45</td>
<td>$943.45</td>
<td>$943.45</td>
<td>$776.99</td>
</tr>
<tr>
<td><strong>Total Rates</strong></td>
<td>$1,145.89</td>
<td>$1,368.71</td>
<td>$1,442.25</td>
<td>$1,158.95</td>
</tr>
<tr>
<td><strong>Family</strong></td>
<td>$280.02</td>
<td>$598.32</td>
<td>$703.38</td>
<td>$535.60</td>
</tr>
<tr>
<td><strong>Employer</strong></td>
<td>$1,356.98</td>
<td>$1,356.98</td>
<td>$1,356.98</td>
<td>$1,120.04</td>
</tr>
<tr>
<td><strong>Total Rates</strong></td>
<td>$1,637.00</td>
<td>$1,955.30</td>
<td>$2,060.36</td>
<td>$1,655.64</td>
</tr>
</tbody>
</table>
**Medical/Rx – Point of Service plans (POS)**

**Comprehensive Care**
- Higher monthly premium; lower deductible.
- $20 copay for PCP office visit / $35 copay for specialist office visit.
- $15 CVS Minute Clinic & Live Health Online.
- Premiums are payroll deducted and you pay for coverage whether you use benefits or not.
- Pharmacy benefits are through the CVS Caremark program which utilizes a large network of retail pharmacies.

**Consumer Choice HSA***
- Lower monthly premiums; higher deductible.
- Office visits subject to deductible; 80% in-network.
- You pay for medical services out of pocket until you satisfy your deductible then the plan pays 80%. Wellness/Preventive services paid at 100%
- Pharmacy benefits are through the CVS Caremark program.
- You may contribute to a health savings account (HSA) and Limited Purpose flexible spending account (FSA) to pay for eligible out-of-pocket expenses on a pre-tax basis; unused $$ rolls over from year-to-year.
## Blue Choice HMO
- Limited to residents of Georgia; members must use doctors in the BlueChoice HMO network by selecting a primary care physician (PCP).
- Out-of-network coverage available for emergencies only.
- $35 copay for PCP / $70 copay specialist visits.
- $15 CVS Minute Clinic & Live Health Online.
- Pharmacy benefits are through the CVS Caremark program which utilizes a large network of retail pharmacies.

## Kaiser HMO
- Limited to residents of Georgia.
- Members must use Kaiser facilities or Kaiser affiliated providers.
- Out of network coverage is only available for emergencies.
- $20 co-pay for office visits / $35 specialist visits.
- Pharmacy benefits are through the Kaiser Permanente pharmacy and must be part of the Kaiser Preferred formulary.
# Pharmacy Coverage

## Pharmacy Benefits Summary

<table>
<thead>
<tr>
<th>CVS/Caremark</th>
</tr>
</thead>
<tbody>
<tr>
<td>CVS/Caremark is your pharmacy benefit manager. Its goal is to offer you convenient and affordable prescription fill options, many of which you will be able to choose online through its prescription benefits site. To ensure you’re getting as much as you can out of your prescription benefit plan, create your secure, personal online account at Caremark.com.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Retail Pharmacy Up to a 30-day supply</th>
<th>Consumer Choice HSA</th>
<th>Comprehensive Care</th>
<th>BlueChoice HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic 20% after deductible Preferred Brand: 20% after deductible Nonpreferred Brand: 26% after deductible</td>
<td>Generic $15 copay Preferred Brand: 20% with $40 minimum and $100 maximum copay Nonpreferred Brand: 35% with $100 minimum and $200 maximum copay</td>
<td>Generic $15 copay Preferred Brand: 20% with $40 minimum and $100 maximum copay Nonpreferred Brand: 35% with $100 minimum and $200 maximum copay</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Kaiser Permanente Pharmacy changes</th>
<th>Member Cost 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic copay</td>
<td>$15 for Kaiser Permanente Pharmacy; $25 for in-network pharmacies; $30 mail order for 31-90 day supply</td>
</tr>
<tr>
<td>Preferred copay</td>
<td>$45 for Kaiser Permanente Pharmacy; $75 for in-network pharmacies; $130 mail order for 31-90 day supply</td>
</tr>
<tr>
<td>Nonpreferred copay</td>
<td>$65 for Kaiser Permanente Pharmacy; $90 mail order for 31-90 day supply</td>
</tr>
<tr>
<td>Specialty</td>
<td>20% coinsurance up to $200 maximum</td>
</tr>
<tr>
<td>Out-of-pocket maximum</td>
<td>$1,500 single; $3,000 family</td>
</tr>
</tbody>
</table>
Tobacco Surcharge

• Employees and dependents age 18 and older covered by a USG medical plan are required to certify tobacco use.

• A $100/per month tobacco surcharge will be added to your monthly premium if you (and/or any of your dependents age 18+) use tobacco products.

• Free smoking cessation classes and support are offered by Georgia Tech, Anthem, and Kaiser.

• Once an employee or dependent is tobacco-free, a certification can be completed, and the surcharge will be removed the first of the following month.

Tobacco use:
• Cigarettes
• Pipe
• Cigars
• Smokeless tobacco

All USG campuses are tobacco free.
Working Spouse Surcharge

• There will be a surcharge of $100 per month applied to spouses covered under the plan who work and receive an offer of coverage through their place of employment.

• An employee covering two or more children without a spouse can enroll in the “Employee + Child or Children” tier and pay less than they would in the “Family” tier.
Well-Being Program

• Complete healthy activities between January 1st and September 30th and you can earn up to a $100 well-being credit.
• Earn credits by participating in coaching for conditions such as diabetes, weight management and tobacco cessation. You can also participate in community events, USG challenges and other activities to incorporate healthy habits into your daily life.
• The program is completely voluntary and confidential.

usg.edu/well-being
Health Savings and Flexible Spending Accounts

Benefits Overview
**Flexible Spending Accounts (FSA)**

- An **FSA is available to USG employees through Optum Bank.** There are two types to consider:

<table>
<thead>
<tr>
<th>HealthCare FSA</th>
<th>Dependent Care FSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>A HealthCare FSA can save you money on healthcare, prescription drug, dental, or vision expenses. The FSA includes other important features:</td>
<td>A Dependent Care FSA can save you money on dependent care expenses. These include day care and summer camps for children under age 13 and care for an elderly parent.</td>
</tr>
<tr>
<td>• For a list of eligible expenses, go to <a href="https://irs.gov/pub/irs-pdf/p502.pdf">irs.gov/pub/irs-pdf/p502.pdf</a></td>
<td>• You can contribute up to $5,000 a year or $2,500 if you’re married and file separate income tax returns.</td>
</tr>
<tr>
<td>• Annual contribution limit: $2,700</td>
<td>• For a list of eligible expenses, go to <a href="https://irs.gov/pub/irs-pdf/p503.pdf">irs.gov/pub/irs-pdf/p503.pdf</a></td>
</tr>
</tbody>
</table>

**Plan Carefully** - Money left in your FSA (healthcare, dependent care or limited purpose) at the end of the grace period is forfeited and cannot be returned to you.
Health Savings Accounts (HSA)

- An HSA is an individually owned, portable savings account that allows you to save for current or future qualified medical expenses with a tax benefit.

To participate in an HSA, you must:

- Be covered under a High Deductible Health Plan (HDHP);
- Not be covered by any other health plan that is not a HDHP;
- Not be currently enrolled in Medicare or TRICARE;
- Not have received medical benefits through the Dept. of Veterans Affairs during the preceding three (3) months; and
- Not be claimed as a dependent on another person’s tax return.
Health Savings Accounts (HSA)

- An HSA is available to USG employees through Optum Bank.

- You can contribute up to $3,550* (single) or $7,100* (family) a year
- USG will match your contributions dollar-for-dollar up to $375 (single) or $750 (family) a year
Limited Purpose Flexible Spending Account (FSA)

- A Limited Purpose FSA is an additional tax-free account for those enrolled in the Consumer Choice HSA healthcare plan. You may contribute up to $2,600 for eligible dental and vision expenses only.

To participate, you must enroll as a new hire:

- Elect to contribute an annual amount to be deducted in equal increments each pay period for remaining months of calendar year
- Changes cannot be made to this election during the year
- Same FSA rules apply

If enrolled in both the HSA and LP FSA:

- You’ll receive one Optum Bank debit card linked to both accounts
- Dental and vision expenses will be validated by LP FSA first, then through HSA
- Employee-funded account
Benefits Overview

Dental and Vision Plans
Dental & Vision Benefits

Dental Options
• Delta Dental Base
• Delta Dental High
• Delta Dental HMO (Tech Only)

Networks
• PPO- Base and High plans
• DeltaCare USA- HMO plan

deltadentalins.com

Vision - EyeMed
• $150 frames and contact lenses allowances
• Frames and contact lenses available within same year
• Out-of-network coverage available

eyemedvisioncare.com
Dental & Vision – Campus Resources

Tech Dentistry

• Location: STAMPS Health Services
• techdentistry.com or 404-733-2022
• Delta Dental insurance accepted

Tech Depoe Eye Center

• Location: Student Center
• depoeeyecenter.com or 404-894-9533
• EyeMed insurance accepted
Life Insurance and Disability Plans

Benefits Overview
Protect your family’s income in the event of a death due to illness or accident with life insurance and accidental death and dismemberment insurance provided by MetLife.

Coverage Available

- Basic Life w/ Accidental Death and Dismemberment (AD&D)
- Supplemental Life w/ Accidental Death and Dismemberment (AD&D)
- Spouse Life
- Child Life
- Additional Accidental Death and Dismemberment (AD&D)

Bonus! As part of the supplemental life insurance plan, you also receive:

- Will preparation
- Digital legacy
- Travel assistance
- Estate services

See USG website for details usg.edu/hr/benefits.
Provides you with 60% income replacement (tax free) should you experience a qualifying disability.

**Short Term Disability (STD)**
- 14-day waiting period
- Maximum weekly benefit $2,500 up to 11 weeks
- Evidence of Insurability (EOI) is required unless you are enrolling as a newly hired employee

**Long Term Disability (LTD)**
- 90-day waiting period
- Maximum monthly benefit $15,000 up to normal retirement age
- No Evidence of Insurability (EOI) is required but subject to;
  - Pre-Existing condition limitation

For complete STD and LTD plan details, please refer to the policy available online at usg.edu/hr/benefits
## Disability Rates

### How can I calculate my rate?

#### STD Calculation Example

<table>
<thead>
<tr>
<th>Monthly payroll</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rate: $0.282/$10 covered benefit</td>
</tr>
<tr>
<td>Annual Salary = $56,000</td>
</tr>
<tr>
<td>$56,000/52 = $1,076.92 weekly covered salary</td>
</tr>
<tr>
<td>$1,076.92 x 0.60 = $646.15 weekly benefit</td>
</tr>
<tr>
<td>$646.15 x 0.282/$10 = $18.22</td>
</tr>
</tbody>
</table>

#### LTD Calculation Example

<table>
<thead>
<tr>
<th>Monthly payroll</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rate: $0.266/$100 covered salary</td>
</tr>
<tr>
<td>Annual Salary = $56,000</td>
</tr>
<tr>
<td>$56,000/12 = $4,666.67 covered monthly salary</td>
</tr>
<tr>
<td>$4,666.67 x 0.266/$100 = $12.41</td>
</tr>
</tbody>
</table>
Retirement Plans

Benefits Overview
Core Retirement Plans

• All employees of Georgia Tech must participate in one of two core retirement plans as a requirement of employment:
  • Teachers Retirement System of Georgia (TRS)
  • Optional Retirement Plan (ORP) [option for salaried, exempt employees only]

• Exempt Employees must elect plan in first 60 days of employment
  • If you do not make an election, you will automatically default into TRS plan.
  • Mandatory retroactive contributions will be taken from first paycheck of eligible earnings if the TRS plan is elected or defaulted. If ORP is elected, contributions begin the month following election.
  • You are encouraged to enroll prior to your election deadline, as delay may cause a larger deduction from the first paycheck.

• All employees are required to contribute designated, fixed amount
  • Rollovers and transfers are not allowed

Your core retirement plan election is irrevocable.
**ORP & TRS Plan Attributes**

<table>
<thead>
<tr>
<th>Plan Attributes</th>
<th>Teachers Retirement System of Georgia (TRS)</th>
<th>Optional Retirement Plan (ORP)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Available to regular faculty, exempt and non-exempt staff</td>
<td>Available to salaried and exempt employees only</td>
</tr>
<tr>
<td></td>
<td>Defined benefits plan</td>
<td>Defined contribution plan</td>
</tr>
<tr>
<td></td>
<td>Employee contribution is 6%</td>
<td>Employee contribution is 6%</td>
</tr>
<tr>
<td></td>
<td>10-year vesting schedule</td>
<td>Employer match is 9.24%</td>
</tr>
<tr>
<td></td>
<td>2% per year income replacement</td>
<td>Immediate vesting</td>
</tr>
<tr>
<td></td>
<td>Disability retirement at 10 years of service, at any age</td>
<td>Three service providers: Fidelity, TIAA, and AIG</td>
</tr>
<tr>
<td></td>
<td></td>
<td>You may change vendors on a monthly basis (subject to payroll cutoff)</td>
</tr>
</tbody>
</table>
Retirement Plan Election

• For all exempt employees who are eligible to make a retirement plan election, this election must be completed through the Retirement@Work portal. If an election is not completed within 60 days of your hire date, you will default to an irrevocable enrollment in the Teachers Retirement System plan (TRS).

• If you elect the ORP plan there is a second required step to select a provider(s) and open an account. The three providers are AIG, Fidelity and TIAA. If no selection is made the portal will automatically assign you to a TIAA default account, which can be changed at a future date, if desired.

• If TRS is elected no further action is needed.

• View this Mandatory Retirement Plan Election job aid for detailed instructions.
In addition to core retirement plans, Georgia Tech also offers 403(b) Tax Sheltered Annuity and 457(b) Deferred Compensation plans.

<table>
<thead>
<tr>
<th>Plan Attributes</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>403(b) Tax Sheltered Annuity</strong></td>
</tr>
<tr>
<td>- Service providers: Fidelity, AIG, and TIAA</td>
</tr>
<tr>
<td>- You may contribute up to $19,500 in calendar year 2020 (additional $6,500 for age 50+)</td>
</tr>
<tr>
<td>- Enrollment and/or changes to your election allowed monthly prior to payroll processing cutoff date</td>
</tr>
<tr>
<td>- Roth 403(b) is available for after-tax contributions</td>
</tr>
<tr>
<td>- 10% early withdrawal penalty prior to age 59½ for traditional 403(b), unless contributions made five years prior to distribution and age 59½</td>
</tr>
<tr>
<td>- Required distribution at age 70 ½ unless you are still working at Georgia Tech</td>
</tr>
<tr>
<td>- Loan availability through all approved vendors (Fidelity, AIG, TIAA)</td>
</tr>
</tbody>
</table>
## Supplemental Retirement Plans

### Plan Attributes

| 457(b) Deferred Compensation Plan | • Service providers: Fidelity, TIAA, and AIG  
• You may contribute up to $19,500 in calendar year 2020 (additional $6,500 for age 50+)  
• Enrollment and/or changes to your election allowed monthly prior to payroll processing cutoff date  
• Roth 457(b) is available for after-tax contributions  
• Elections are effective the first of the month following enrollment  
• No early withdrawal penalty prior to age 59 ½ as long as employment has terminated or you retire  
• No age-based required distributions as long as you are still working at Georgia Tech |

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Supplemental Savings Plans enrollment

• The Retirement@Work portal is the only way to access and enroll in one of the plans, to select or change a vendor, and to start or change contributions.

• These plan types are:
  - 403(b) - available for both pre-tax and after-tax contributions
  - 457(b) - available for both pre-tax and after-tax contributions

  There is no employer contribution to the voluntary plans

• For additional information on the retirement and voluntary supplemental plans please visit the USG Retirement Site. You can also review the Retirement@Work User Guide.

• The site provides instructions for using the Retirement@Work portal for plan election and numerous other resources. These resources include plan specific information, contribution limits and provider information and investment options.

• If you should need additional supplemental plans information or have any difficulty accessing the Retirement@Work portal, please submit an online request for support in ServiceNow.
Financial Counseling

- Accessing advice services by phone or in-person (not currently available):
- Schedule a one-on-one (remote only currently) consultation to get answers to your financial questions or develop an action plan with clear steps that help you address your retirement goals.
  - If you schedule a consultation, have your financial account statements (including statements for retirement investments outside of the USG retirement plans) and your most recent social security statement, if available.
- To receive help deciding how to build your portfolio with your chosen investment provider(s) call:
  - Fidelity 800-642-7131, weekdays, 8 a.m. to 9 p.m. (ET).
  - TIAA 800-732-8353, weekdays, 8 a.m. to 8 p.m. (ET).
  - VALIC 800-448-2542, weekdays, 8:30 a.m. to 5:30 p.m. (ET).
  - CAPTRUST 800-967-9948, Monday to Thursday, 8:30 a.m. to 5:30 p.m., and Friday, 8:30 a.m. to 4 p.m. (ET).
- usg.edu/hr/benefits/retirement_plan_enhancements/financial_counseling
Electing Your Plan — We Provide, You Decide

Benefits Overview
Enroll Through OneUSG Connect-Benefits

• Visit oneusgconnect.usg.edu; On the right side of the page, look for Manage My Benefits, then click the appropriate button.

• Call the OneUSG Connect – Benefits Call Center at 1-844-5-USGBEN (1-844-587-4236). Expert representatives are available Monday – Friday 8 a.m. to 5 p.m. EST

• Click here for help with enrollment and surcharge navigation.
Important Contacts & Links for Benefits

Georgia Tech Human Resources

Payroll Operations, Zach Rogers, Director
Payroll Services & Total Rewards, Kevin Merkel, Sr. Director
Global Human Resources, Lori Jones, Global HR
Employee Relations, Ivy B. Gardner, Director
Talent Acquisition & Employee Services, Charvette Webb, Director
GT Benefits Team:
Yolanda McDaniel, Benefits Administrator (Presenter)
Athena Jones, Sr. Leave Management Specialist
Benefits Manager, Gail Imoukhuede, Health & Welfare Plans
Benefits Manager, Jim Wallace, Retirement Programs

Georgia Tech Benefits
hr.gatech.edu/benefits

University System of Georgia

2020 New Hire BenefitsVideo

2020 USG Comparison Guide

USG Benefits
https://www.usg.edu/hr/benefits
## Connect with GTHR

### CONTACT US

- **Visit:** 500 Tech Pkwy, NW
  Atlanta, GA 30332
- **Phone:** 404-894-4847
- **Web:** hr.gatech.edu

Appointments are encouraged!

### GTHR SERVICES

- Benefits & Compensation
- Employee Relations
- Global HR
- Payroll
- Talent Acquisition
- Workplace Learning & Professional Development