New Faculty Orientation
Human Resources &
Benefits Overview

Georgia Tech Human Resources
University System of Georgia
August 2022
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
Payroll

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 pay day.

hr.gatech.edu/payroll
TechWorks (techworks.gatech.edu) provides convenient and secure access to other systems on campus related to your Tech 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
TechWorks

Most Popular Applications

- C: Concur Travel Booking & Legacy Pcard Management
- LITE: LITE
- OneUSG Connect
- OneUSG Connect (Core user - Practitioner access)
- ServiceNow: Services & Support
- Workday: Workday Financials

techworks.gatech.edu
Important Items to Note

• **Take Required OneUSG Connect Training**
  - Oneusgconnect.usg.edu
  - 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 USG Shared Service Center (SSC) 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)
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

Other Resources:
- hr.gatech.edu
- Ombuds Office
- Helpline
- Employee Assistance Program
## Third Party Resources

<table>
<thead>
<tr>
<th>Ombuds Office</th>
<th>Helpline</th>
<th>Employee Assistance Program (EAP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>The <strong>Ombuds</strong> office is impartial, neutral, and confidential. The rights and interests of all parties to disputes are considered, with the goal of achieving fair outcomes.</td>
<td><strong>The Helpline</strong> enables anyone to anonymously report a concern at Georgia Tech through a third party.</td>
<td>EAP provides benefits-eligible employees and their family members with services such as personal counseling and other consultative support.</td>
</tr>
</tbody>
</table>
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.

Staff Hiring Process

- Create Requisition
- Sourcing
- Interviewing
- Selection
- Offer
- Background Check

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.

hr.gatech.edu/hiring-talent
Background Screenings

The pre-employment screening process is available online: 
https://hr.gatech.edu/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.

hr.gatech.edu/hiring-talent
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.
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:

  - For health elections: 30 Days
  - For retirement elections: 60 Days

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
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 24, 2022 – November 4, 2022
  - USG has a self-service, online open enrollment process.
  - Benefits Fair – Georgia Tech Exhibition Hall
  - Held in-person October 18, 2022 from 10am – 2pm

Life Events include:
- Marriage
- Divorce
- Birth, adoption or guardianship of child(ren)
- Change in employment status
- Loss of coverage
Paid Parental Leave

Beginning July 1, 2021; up to three (3) weeks of paid Parental Leave will be available to state employees as part of House Bill 146.

Eligibility:

- Qualifying life events include:
  - The birth of a child
  - Placement of a minor child for adoption
  - Placement of a minor child for foster care
- Eligibility is contingent upon the employee meeting the following criteria:
- Full-time regular, part-time regular and temporary employees who have six (6) months of continuous service and have worked a minimum of 700 hours over the six months immediately preceding the requested paid parental leave date.
Paid Parental Leave

Conditions

• Eligible leave amount: Up to a maximum of 120 hours of paid leave per qualifying event.
• The maximum of 120 hours is the same, regardless of the number of qualifying events within the year and across USG institutions.
• Leave may be used on a continuous or intermittent basis.
• Unused leave does not carry over for future use.
• Unused parental leave has no cash value upon separation from employment.

Request Process

• If an employee has one of the qualifying life events mentioned above they should submit a request for extended leave through OneUSG Connect Employee Self-Service.
• GTRI employees and temporary employees requesting leave must submit their requests using the appropriate request forms. Request forms are located under Leave-Absence on the GTHR Forms & Guides website.

Contact

• For additional information, contact your unit’s Human Resources Business Partner or representative or visit the HR portal in services.gatech.edu where you can access knowledge materials, submit requests, and report incidents directly.

hr.gatech.edu/paid-parental-leave
## 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](http://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

## 2022 premium rates for active employees

<table>
<thead>
<tr>
<th></th>
<th>Consumer Choice HSA</th>
<th>Comprehensive Care</th>
<th>BlueChoice HMO</th>
<th>Kaiser Permanente HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee only</strong></td>
<td>$83.20</td>
<td>$193.34</td>
<td>$228.32</td>
<td>$171.64</td>
</tr>
<tr>
<td><strong>Employer</strong></td>
<td>$473.12</td>
<td>$473.12</td>
<td>$473.12</td>
<td>$383.42</td>
</tr>
<tr>
<td><strong>Total rates</strong></td>
<td>$556.32</td>
<td>$666.46</td>
<td>$701.44</td>
<td>$555.06</td>
</tr>
<tr>
<td><strong>Employee + child(ren)</strong></td>
<td>$176.64</td>
<td>$374.92</td>
<td>$437.88</td>
<td>$329.30</td>
</tr>
<tr>
<td><strong>Employer</strong></td>
<td>$824.72</td>
<td>$824.72</td>
<td>$824.72</td>
<td>$669.82</td>
</tr>
<tr>
<td><strong>Total rates</strong></td>
<td>$1,001.36</td>
<td>$1,199.64</td>
<td>$1,262.60</td>
<td>$999.12</td>
</tr>
<tr>
<td><strong>Employee + spouse</strong></td>
<td>$206.12</td>
<td>$437.42</td>
<td>$510.88</td>
<td>$384.18</td>
</tr>
<tr>
<td><strong>Employer</strong></td>
<td>$962.16</td>
<td>$962.16</td>
<td>$962.16</td>
<td>$781.46</td>
</tr>
<tr>
<td><strong>Total rates</strong></td>
<td>$1,168.28</td>
<td>$1,399.58</td>
<td>$1,473.04</td>
<td>$1,165.64</td>
</tr>
<tr>
<td><strong>Family</strong></td>
<td>$294.44</td>
<td>$624.88</td>
<td>$729.82</td>
<td>$548.84</td>
</tr>
<tr>
<td><strong>Employer</strong></td>
<td>$1,374.52</td>
<td>$1,374.52</td>
<td>$1,374.52</td>
<td>$1,116.38</td>
</tr>
<tr>
<td><strong>Total rates</strong></td>
<td>$1,668.96</td>
<td>$1,999.40</td>
<td>$2,104.34</td>
<td>$1,665.22</td>
</tr>
</tbody>
</table>
### Comprehensive Care
- Higher monthly premium; lower deductible.
- $20 copay for office visit / $35 copay for specialist office visit.
- $15 copay at CVS Minute Clinic.
- First 3 visits free, then $15 copay for Live Health Online.
- 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.
- Pay for coverage you use and insurance payments start after you satisfy deductible.
- 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 copay for CVS Minute Clinic.
- First 3 visits free, then $15 copay for Live Health Online.
- Pharmacy benefits are through the [CVS Caremark](https://www.cvs.com) 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 / $25 specialist visits.
- Pharmacy benefits are through the [Kaiser Permanente pharmacy](https://www.kaiserpermanente.com) and must be part of the Kaiser Preferred formulary.
Accolade for Anthem members

• Contact Accolade for all healthcare and pharmacy questions - big or small, beginning January 1, 2021
  • No election required. Personal Accolade Health Assistant will be the single point for Anthem members.
  • No additional cost. Accolade is an independent resource that compliments the Anthem benefit coverage.
  • Coordinates with healthcare experts to help you make informed care decisions and remove barriers to care
• Simplifies the healthcare and benefits experience, identifies and removes barriers to care, improves health outcomes and reduces costs
• Accolade replaced the Anthem member services number on ID cards
Accolade: Single Point of Contact

Employee & Covered Dependents

OneUSG Connect – Benefits Call Center

Health Assistant

Anthem

CVS

Eligibility & Benefits Questions

Other USG Programs

Will continue to manage enrollment elections, direct billings and payment, and answering benefit eligibility questions prior to enrollment in an Anthem healthcare plan.
**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.
To keep cost as low as possible for all our employees and the State of Georgia’s taxpayers, the USG will apply a $100 per month working spouse surcharge for employees who choose to cover their spouse under a USG plan, if the employee’s spouse works for another employer and receives an offer of coverage from that employer.

**The working spouse surcharge applies if your spouse:**
- Works for any employer other than the USG and has an offer of other coverage from that employer where the employer makes a contribution to the cost of the healthcare coverage. Non USG employers include private sector organizations, the State of Georgia, and/or other government agencies.

**The working spouse surcharge does not apply if your spouse:**
- Works for the USG.
- Is covered under COBRA and/or is eligible or enrolled in Medicare or TRICARE.
- Is unemployed, self-employed, or ineligible for healthcare coverage.
- Has healthcare available through their employer but the employer does not contribute to insurance.
USG Well-being

- USG well-being offers a $200 well-being credit
- To begin earning well-being credits, employees and spouses must complete the Health Assessment.
  - Confidential
  - Interactive, engaging and educational
  - Provides health scores
  - Personalizes recommendations for health behaviors and habits

To access the Health Assessment:
- **Employees**: oneusgconnect.usg.edu, click “Manage my Benefits” and select the USG Well-being tile
- **Spouses**: Register or sign-in through ourwellbeing.usg.edu
- Virgin Pulse Mobile App
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:

**HealthCare FSA**

The **HealthCare FSA** is used for eligible out-of-pocket expense for healthcare, prescription, dental and vision expenses.

• Annual contribution limit: $2,750.

**Dependent Care FSA**

The **Dependent Care FSA** is used for eligible dependent care expenses. These include daycare and summer camps.

• Expenses for children **under age 13** or elderly parents.
• Annual contribution limit: $5000 or $2500 if married filed separately.

**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.
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)

• If you are enrolled in the Consumer Choice HSA (HDHP) healthcare plan, you’re eligible to have a Health Savings Account with HSA Bank.

• Unlike an FSA, money left in your HSA at the end of the year rolls over year after year which allows you to save the money for future years including retirement.

• You own the account, so the money is yours to keep even if you leave employment or move to another plan option, plus you have the ability to invest your HSA dollars in a variety of self-directed investments.

2022 HSA contribution limits:

- Single: $3,550 (or $3,275 net before employer match)
- Family: $7,300 (or $6,550 net before employer match)
- Catch-up: $1,000 for employees 55 or older and not enrolled in Medicare

For more information about health savings accounts, please visit the USG website at: benefits.usg.edu or the IRS website at: irs.gov/pub/irs-pdf/p969.pdf.

2022 HSA employer contribution match

Single – $375  Family – $750
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 $2,750 for eligible dental and vision expenses only.

To participate, you must enroll as a new hire:

- Pledge an annual amount to be taken 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
Dental and Vision Plans

Benefits Overview
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

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

[deltadentalins.com/usg](deltadentalins.com/usg)
[eyemed.com](eyemed.com)
Dental & Vision – Campus Resources

**Tech Dentistry**
- Location: STAMPS Health Services
- [techdentistry.com](http://techdentistry.com) or 404-733-2022
- Delta Dental insurance accepted

**Tech Depoe Eye Center**
- Location: Student Center
- [depoeeyecenter.com](http://depoeeyecenter.com) or 404-894-9533
- EyeMed insurance accepted
Life Insurance and Disability Plans

Benefits Overview
Life Insurance Option

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)
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 benefits.usg.edu
Disability Rates

How can I calculate my rate?

**STD calculation example**

<table>
<thead>
<tr>
<th>Monthly payroll</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Rate:</strong> $0.282/$10 covered benefit</td>
</tr>
<tr>
<td><strong>Annual salary</strong> = $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 = <strong>$18.22</strong></td>
</tr>
</tbody>
</table>

**LTD calculation example**

<table>
<thead>
<tr>
<th>Monthly payroll</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Rate:</strong> $0.266/$100 covered salary</td>
</tr>
<tr>
<td><strong>Annual salary</strong> = $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 = <strong>$12.41</strong></td>
</tr>
</tbody>
</table>
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>Teachers Retirement System of Georgia (TRS)</th>
<th>Optional Retirement Plan (ORP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Available to regular faculty, exempt and non-exempt staff</td>
<td>• Available to salaried and exempt employees only</td>
</tr>
<tr>
<td>• Defined benefits plan</td>
<td>• Defined contribution plan</td>
</tr>
<tr>
<td>• Employee contribution is 6%</td>
<td>• Employee contribution is 6%</td>
</tr>
<tr>
<td>• 10-year vesting schedule</td>
<td>• Employer contribution is 9.24%</td>
</tr>
<tr>
<td>• 2% per year income replacement</td>
<td>• Immediate vesting</td>
</tr>
<tr>
<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>• You may change vendors on a monthly basis (subject to payroll cutoff)</td>
</tr>
</tbody>
</table>
Supplemental Retirement Plans

In addition to core retirement plans, USG offers the 403(b) plan and 457(b) plan.

<table>
<thead>
<tr>
<th>Feature</th>
<th>403(b) Plan</th>
<th>457(b) Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligibility</td>
<td>All exempt employees and nonexempt employees (except for student workers) may enroll at any time during employment.</td>
<td>All exempt employees and nonexempt employees (except for student workers) may enroll at any time during employment.</td>
</tr>
<tr>
<td>Employee Contribution</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pre-Tax &amp; Roth (after-tax)</td>
<td>• $20,500 maximum contribution for 2022</td>
<td>• $20,500 maximum contribution for 2022</td>
</tr>
<tr>
<td></td>
<td>• Governed by Sections 415 and 402(g) limits</td>
<td>• Governed by Sections 457(e)15</td>
</tr>
<tr>
<td>Age 50 catch-up amounts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Section 414 (v)</td>
<td>• Additional $6,500 catch-up contribution permitted for 2022</td>
<td>• Additional $6,500 catch-up contribution permitted for 2022</td>
</tr>
<tr>
<td></td>
<td>• Catch-up contributions can be made to both 403(b) and 457(b) in the same year</td>
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</tr>
</tbody>
</table>
Retirement Plan Election

USG retirement plan participation

How to enroll

To enroll in TRS, ORP, 403(b) and/or 457(b) log onto Retirement@Work to make your retirement elections. If you enroll in ORP, 403(b), or 457(b) you must also choose your retirement provider, and select your investment options. USG employees have three retirement provider options: TIAA, Fidelity, and AIG. For a list of fees and investment options by provider, visit the USG Benefits Retirement Plan overview at benefits.usg.edu/retirement-and-savings-plan/retirement-plans-overview.

To access Retirement@Work, visit oneusgconnect.usg.edu and select the OneUSG Connect button. Once you are logged into OneUSG Connect, select Benefits from the drop down menu. Or, if you prefer to enroll by phone, you can call the Retirement@Work call center at 844-231-7917. You can also contact your chosen provider directly for answers to questions or to schedule an individual advice session using the information below.

TIAA: 800-732-8353
Fidelity: 800-642-7131
AIG: 800-448-2542
Financial Counseling

- CAPTRUST can provide unbiased guidance related to your mandatory retirement election, as well as whether or not the 403(b) or 457(b) may be right for you.
- Schedule a call or virtual visit to get answers to your financial questions.
- Earn a $20 well-being credit after completing a blueprint.
Electing Your Plan – We Provide, You Decide

Benefits Overview
Elect Your Benefits Online or By Phone

• Online:
  Visit oneusgconnect.usg.edu, select Manage My Benefits, and click the Enroll in Benefits tile.

• Phone:
  Call OneUSG Connect Benefits Call Center at 1-844-587-4236, 8am – 5pm, EST, Monday – Friday.
Important Contacts & Links

Georgia Tech Human Resources

Payroll Operations, Angela Petty, Payroll Manager
Payroll Services & Total Rewards, Kevin Merkel, Sr. Director
Global Human Resources, Lori Jones, Global HR Manager
Talent Acquisition & Employee Services, Charvette Webb, Director
GT Benefits Team:
  Yolanda McDaniel, Benefits Administrator (Presenter)
  Benefits Manager, Gail Imoukhuede, Health & Welfare Plans
  Retirement Program Manager, Jim Wallace

Georgia Tech Benefits
hr.gatech.edu/benefits

University System of Georgia

2022 Benefits

- Explore Your 2022 Benefits
- USG 2022 Comparison Guide
- Anthem/Accolade
- my.kp.org/usg
Connect with GTHR

CONTACT US

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

GTHR Bookings

hr.gatech.edu/gthr-bookings