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: Blue Essentials HMO (Deductible: $5,000 for individual / $10,000 for family)

Provider: Blue Cross Blue Shield of Texas

Cost: Employee Only – **FREE**

Employee + Spouse – $385.37/PP

Employee + Children – $297.50/PP

Employee + Family – $616.34/PP

DENTAL INSURANCE

Who Qualifies: Regular full-time employees

Eligibility: 91st day of employment

Coverage: Four-tiered plan for Preventive (100%) / Basic Restorative (70%) / Major Restorative (40%) / Orthodontia (50% to $2,000.00 lifetime maximum). There are in-network and out-of-network benefits.

Provider: Blue Cross Blue Shield of Texas

Cost:

Base Plan	or	**Buy Up Plan**
Employee Only – **FREE**		Employee Only – $2.15/PP
Employee + Spouse – $11.52/PP		Employee + Spouse – $18.96/PP
Employee + Children – $13.66/PP		Employee + Children – $16.39/PP
Employee + Family – $29.46/PP		Employee + Family – $37.95/PP

VISION INSURANCE

Who Qualifies: Regular full-time employees

Eligibility: 91st day of employment

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

Provider: EyeMed

Cost: Employee Only – **FREE**

Employee + Spouse – $2.23/PP

Employee + Children – $2.48/PP

Employee + Family – $4.80/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 per week) after the employee is off work due to injury or sickness for 31 consecutive days for up to 22 weeks. This coverage is only offered to full-time employees.

Provider: Reliance Matrix

Cost: Employee Only – **FREE**

LONG-TERM DISABILITY INSURANCE

Who Qualifies: Regular full-time employees

Eligibility: 91st day of employment

Coverage: 66.67% of monthly pay (up to $5,000 per month) after the employee is off work due to injury or sickness after 6 months. This coverage is only offered to full-time employees.

Provider: Reliance Matrix

Cost: Employee Only – **FREE**

BASIC LIFE AND AD&D INSURANCE

Who Qualifies: Regular full-time employees

Eligibility: 91st day of employment

Coverage: The beneficiary is paid two (2) times the employee's annual salary to a maximum of $250,000 if the employee dies while employed.

Provider: Reliance Matrix

Cost: Employee Only – **FREE**

VOLUNTARY LIFE AND AD&D INSURANCE

Who Qualifies: Regular full-time employees

Eligibility: 91st day of employment

Coverage: Three (3) coverages are detailed below:

1) **Employee** – $10,000 increments to a maximum of $500,000 ($100,000 without medical review)
2) **Spouse** – $5,000 increments to a maximum of $100,000 ($25,000 without medical review)
3) **Child** (*up to age 26*) – $1,000, $2,000, $4,000, $5,000, or $10,000 ($10,000 without medical review)

Provider: Reliance Matrix

Cost: Based on coverage level and/or age. Cost is 100% funded by the employee.

SUPPLEMENTAL HEALTH BENEFITS

Who Qualifies: All regular full-time employees

Eligibility: 91st day of employment

Coverage: Three (3) plans are detailed below:

1) **Accident** – pays a cash benefit when you or your covered family members suffer injuries sustained in an accident.

   Provider: Reliance Matrix

   Cost: Employee Only – $6.99/PP
   Employee + Spouse – $14.45/PP
   Employee + Children – $15.95/PP
   Employee + Family – $19.50/PP

2) **Critical Illness** – helps protect you from financial loss by providing a lump-sum benefit upon diagnosis of a covered condition, such as Heart Attack, Stroke, Cancer, and Major Organ Failure, etc.

   Provider: Reliance Matrix

   Cost: Based on coverage level and/or age. Cost is 100% funded by the employee.

3) **Hospital Indemnity** – cash benefit to assist you with out-of-pocket costs of hospitalization not covered by your major medical insurance.

   Provider: Reliance Matrix

   Cost: Employee Only – $10.54/PP
   Employee + Spouse – $21.69/PP
   Employee + Children – $16.21/PP
   Employee + Family – $27.37/PP

UNIVERSAL LIFE INSURANCE WITH LONG-TERM CARE

Who Qualifies: All regular employees

Eligibility: 91st day of employment

Coverage: Choose from three (3) face amounts of $25,000, $50,000, or $100,000

Provider: Transamerica

Cost: Based on coverage level and/or age. Cost is 100% funded by the employee.

EMPLOYEE ASSISTANCE PROGRAM

Who Qualifies: All regular full-time employees

Eligibility: 91st day of employment

Coverage: Clinical assessment and mental health sessions, legal and financial consultation, work-life referrals and resources, and bereavement support services.

Provider: Reliance Matrix

Cost: FREE

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 recognized technical training school. The maximum payment for reimbursement is $3,000 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 / 1st day of the month after employment for Empower

Coverage: Two (2) vendors are detailed below:

1) **Texas County & District Retirement System (TCDRS)** – all regular employees are mandatorily enrolled in this retirement system at a set rate of 7% of semi-monthly pay. AACOG will match the employees' contributions at 200% at the time of retirement. Vesting in the AACOG contribution is at 8 years of service. The employee is always 100% vested in employee contributions.
   Provider: TCDRS
2) **Empower** – 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: Empower

LEAVE TIME

Who Qualifies: Regular full-time employees

Eligibility: After 91st day of employment

Benefit: Regular full-time employees earn Paid Time Off based on actual hours worked as follows:

1-2 years	10 days
2-5 years	15 days
5-7 years	20 days
8-10 years	22 days
10+ years	25 days

PAID HOLIDAYS

Who Qualifies: Regular full-time employees

Eligibility: 1st day of employment

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

PUBLIC SERVICE LOAN FORGIVENESS

Who Qualifies: Regular full-time employees

Eligibility: 1st day of employment

Benefit: Public Service Loan Forgiveness (PSLF) is a program operated by the U.S. Department of Education. The PSLF Program forgives the remaining balance on your Direct Loans after you have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer.

FLEXIBLE SPENDING ACCOUNT

Who Qualifies: Regular full-time employees

Eligibility: After 91st day of employment

Benefit: Flex Spending Accounts available for pre-tax reimbursement of healthcare and/or dependent care expenses.

Provider: CPI

PROFESSIONAL LICENSE/CERTIFICATION REIMBURSEMENT

Who Qualifies: Regular full-time employees

Eligibility: 1st day of employment

Benefit: Regular full-time employees may receive reimbursement for professional licenses/certifications with valid substantiating documentation. This includes reimbursement for exams and credentials/licenses.

CONTINUING EDUCATION (CE)

Who Qualifies: Regular full-time employees

Eligibility: 1st day of employment

Benefit: Regular full-time employees may receive reimbursement for Continuing Education when AACOG requires attendance for the seminar/conference/CE course/exam.