



## CITY OF ROSWELL 2025-2026 BENEFITS SUMMARY

*The following is a highlight of benefits offered to Full-Time employees and are subject to change. Please refer to the Human Resources Policies and Procedures Manual or the 2025-2026 Benefit Guide on the intranet for detailed information.*

**MEDICAL INSURANCE:** Comprehensive medical and pharmacy coverage are offered through Cigna, and employees have a choice between two types of plans. One is a High Deductible Health Plan (HDHP) with low bi-weekly premiums. This plan comes with a Health Savings Account (HSA) which the City contributes \$750 for employee only coverage and \$1,500 for employee + dependent coverage. Contributions are made each pay period, with the total amount spread over 26 pay periods. Pro-rated contributions are made to new hires throughout the year. Employees can also contribute pre-tax dollars to this account.

The other medical plan option is a Traditional co-pay plan. This type of plan does not qualify for an HSA but employees can choose to have pre-tax deductions taken from their check and placed in a Medical FSA.

**DENTAL:** Cigna provides dental coverage through their Cigna Total DPPO Network of dentists. Employees can choose an in-network plan or an out-of-network buy up plan. Both plans have an annual maximum benefit of \$2,250 per person for dental services and a lifetime maximum of \$1,500 for orthodontia. Preventative services are covered at 100%.

**VISION:** The city's vision plan is through Cigna and offers a free eye exam every 12 months with an in-network eye doctor; discounts on lenses, frames, and contact lenses are also offered.

**BASIC LIFE AND AD&D/SUPPLEMENTAL LIFE:** through The Standard – Basic Term Life and AD&D is paid for by the City. Life insurance coverage is equal to three times your base salary for employee up to a maximum of \$450,000, \$5,000 for spouse, and \$2,500 for each child. Accidental death coverage is another three times your annual salary. Additional term life insurance is available; rates are based on age and amount of coverage.

**SHORT TERM & LONG TERM DISABILITY:** through The Standard - Both are 100% paid by the City. The waiting period is 13 calendar days from the date of disability. You may use Sick, PTO, and /or comp time during this waiting period and for as long as you have available leave to use. Long Term Disability benefits are payable after 180 days. Both are paid at 66.67% of your base salary.

**FLEXIBLE SPENDING ACCOUNTS (FSA):** - There are three Flexible Spending Accounts available: (1) Limited Dental/Vision FSA to be used for dental and vision expenses only, (2) Medical FSA for all related expenses; not to be combined with an HSA, and (3) Dependent Care Flexible Spending Account to be used for young children or elderly day care expenses. With all plans, you elect to have a specified amount of money deducted, pre-tax from your paycheck each pay period for the entire benefit year. These dollars are set aside in a reimbursement account managed by Health Equity for you to use for qualified expenses.

**EMPLOYEE WELLNESS PROGRAM:** The city promotes and encourages a healthy workplace in a number of ways through the city's wellness program. This includes free exercise classes, challenges geared toward promoting your best health, and a clinic for employee use only. The clinic is staffed by a Nurse Practitioner and is open three days per week. Preventative exams are free while non-preventative services are \$25 per visit. Additionally, employees who are covered by the city's medical insurance can receive a \$40 credit per paycheck for participating in the wellness program which consists of an annual physical. No one is disqualified from receiving the \$40 wellness credit as long as you complete the required activities.

\*The city's benefit plan year begins October 1 of each year and runs through September 30 of the following year. Open enrollment is held prior to the beginning of the plan year. After open enrollment, changes cannot be made except in the event of a qualifying life event, i.e. marriage, birth, divorce, etc. Medical, dental, vision, life and disability coverage begins the first of the month after your hire date.

**RETIREMENT PLANS:** Full-time employees hired on March 1, 2011 and after are provided retirement through a Defined Contribution plan with TransAmerica. Effective as of your full time date of hire, the City contributes 10% of your base salary to the 401a plan. Any employee contributions up to 5% are matched by the city. Employee contributions are pre-tax and go into a 457b plan. Vesting schedule of 20% per year applies to the 401a plan for City contributions. Full-time employees hired prior to March 1, 2011 are provided a pension plan through TransAmerica funded by the city.

All full-time employees, regardless of their hire date, can receive an additional 1% match from the city into a 401a when they contribute at least 7% into a 457b. If you participate in both the Defined Contribution and the Deferred Compensation and contribute 7% (or more) of your pre-tax dollars to a 457b plan, you will receive a 6% match from the city. In this way, you will be receiving the maximum contribution from the city of 16%. Combined with your 7% contribution (or more), you have a total of at least 23% of your salary being invested into 457b and 401a plans.

**ROTH IRA:** You may elect to contribute into a Roth IRA with TransAmerica Retirement. Contributions are not pre-tax but you don't pay taxes when you withdraw the money.

**CRITICAL ILLNESS AND GROUP ACCIDENT:** Two separate plans offered through AFLAC. Rates vary based on coverage.

**EMPLOYEE ASSISTANCE PLAN (EAP):** through FEI. Employees and their dependents are eligible for 6 free visits per issue per year with a licensed counselor. Financial and legal resources are also available.

**EDUCATIONAL ASSISTANCE:** Available after one year of full-time employment for all regular employees. Maximum benefit is \$5,250.00 per calendar year, subject to budget approval. Must apply (see policy) for pre-approval and is subject to be discontinued at any time.

**PAID TIME OFF (PTO):** Accrual will begin from the initial date of full time employment and can be used as it is accrued. Earned, unused PTO hours are paid out at termination provided the employee has been employed at least 6 months. PTO carry over is based on an employee's years of service determined by your full time anniversary date each year.

**PTO is accrued based on years of service:**

Accrual Table for Regular Full-time Employees:

Service Years	PTO Hrs. Accrued Bi-Weekly	PTO Hours Accrued Per Year	Maximum Carryover Hours
0-4 Yrs.	3.70 Hrs.	96 Hrs.	120 Hrs.
5-9+ Yrs.	5.23 Hrs.	136 Hrs.	160 Hrs.
10+ Yrs.	6.77 Hrs.	176 Hrs.	200 Hrs.

Accrual Table for Fire Department 24-hour Shift Personnel:

Service Years	PTO Hrs. Accrued Bi-Weekly	PTO Hours Accrued Per Year	Maximum Carryover Hours
0-4 Yrs.	5.18 Hrs.	134 Hrs.	162 Hrs.
5-9+ Yrs.	7.32 Hrs.	190 Hrs.	216 Hrs.
10+ Yrs.	9.48 Hrs.	246 Hrs.	270 Hrs.

**SICK LEAVE:** Accrual will begin from the initial day of full time employment and can be used as it is accrued. Sick time is not paid out upon termination with the exception of official retirement from the City when a maximum of up to 240 hours may be paid. Accrual rate is 3.7 hours per bi-weekly pay period for regular full-time employees with a maximum accumulation of 1,120 hours. Accrual rate is 5.0 hours per bi-weekly pay period for Fire Department 24-hour shift personnel with a maximum accumulation of 1,512 hours. Once per year, employees with a balance of at least 272 hours may convert to PTO or receive monetary compensation for up to 32 hours.

**COMP TIME:** Non-exempt employees may elect to earn comp time in lieu of being paid overtime. Your balance may not exceed 80 hours at any given time. Earned, unused comp hours are paid out at termination of employment.

**BEREAVEMENT LEAVE:** Paid leave for up to 3 days in event of a death of immediate family member.

**JURY DUTY:** Paid leave when summoned to serve as a juror on a workday. For jury service of five days or less, employee may retain any jury fees received.

**CIVIC ENGAGEMENT/VOLUNTEERISM LEAVE:** The purpose of this policy is to provide leave with pay for employees participating in volunteer activities and civic engagement programs that support and enhance the community in Roswell and that positively impact the issues affecting quality of life for our citizens. A full-time employee may take the equivalent of three (3) work days, up to a maximum of 24 hours, each calendar year for participation in these activities. Prior approval is required.

**HOLIDAYS:** Generally, holidays that fall on a Saturday are observed on the preceding Friday, and holidays that fall on a Sunday are observed on the following Monday.

1. New Year's Day
2. Martin Luther King Day
3. Presidents' Day
4. Spring Holiday (observed on Good Friday)
5. Memorial Day
6. Independence Day
7. Labor Day
8. Veterans' Day
9. Thanksgiving Day
10. The Friday After Thanksgiving
11. Christmas Eve
12. Christmas
13. Personal Holiday – 1 day (8 hours) per calendar year to be taken at employee's discretion

*Additional Benefits and Programs offered include*

**RECREATION & PARKS PROGRAMS:** 25% discount on program fees for full-time employees (based on your residence status).

**RECYCLING CENTER:** No charge for disposal of large items regardless of residence status.