



# OFFICE OF HUMAN RESOURCES

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## DESCRIPTION OF EMPLOYEE BENEFITS FLOYD COUNTY, GEORGIA AVAILABLE TO FULL-TIME, PERMANENT EMPLOYEES

### EMPLOYEE INSURANCE:

- **Health/ Major Medical** (County pays a portion of Employee and Family Coverage.)
- **Dental** (County pays a portion of Employee Coverage.)
- **Group Life** (Face amounts equal to 1 x your annual salary. **County pays 75% of cost.**)
- **Supplemental Life** (Up to 5x annual salary. Face amount of \$200,000 guaranteed. Employee pays entire premium.)
- **Short-term Disability** (Employee pays entire premium.)
- **Long-term Disability (County pays 25% of premium.)**
- **Vision (Employee pays the entire premium.)**
- **Accident** (Employee pays entire cost.)
- **Critical Illness (Cancer)** (Employee pays entire premium.)

All plans are elective. Since the County has a **Cafeteria Plan**, some insurance premiums are exempt from state and federal income taxes, resulting in substantial tax savings to enrolled employees. The County also offers **Flexible Spending Accounts** that afford additional opportunities for tax savings.

### PENSION, ANNUITY AND RETIREMENT SAVINGS PLANS:

- **Pension Plan** (Defined benefit type. Benefits based on years of service and average annual salary. **Floyd County pays 100% of this benefit.** Employees **vested after 10 years.** Normal retirement age 65.)
- **Deferred Compensation Plan** (Available to all employees. Based on Sec. 457 of IRC. Subject to statutory limits. Allows employees to **save tax-free for retirement.** Withdrawals subject to tax.)
- **Peace Officers Annuity Plan** (Available only to *qualifying public safety officers.* **Floyd County pays a portion of this benefit.** Provides supplemental retirement income.)

### HOLIDAYS, VACATION AND LEAVE:

- **Paid Holidays ( 9 per year)**
- **Paid Vacation-annually:** (48 hours in first 12 months; 80 hours in months 13-36; 100 hours in months 37-84 ; 120 hours in months 85 - 120; 130 hours in months 121- 180; and 168 hours for 181 + months)
- **Paid Sick Leave (96 hours / year.** May only be used according to county policy.)
- **Paid Funeral Leave** (Up to three days for deaths of certain qualifying family members.)
- **Paid Court Leave** (For duration of jury duty or when subpoenaed in work-related cases.)
- **Paid Military Leave** (Up to 30 days per year. Subject to county policy.)
- **Unpaid Family Medical Leave** (Up to 12 weeks/ year. Must comply with federal provisions.)
- **Shared Leave** (Employees may donate leave to other employees with serious medical conditions. Subject to county policy)

### TYPES OF RAISES:

- **Cost-of-Living** (Amounts vary. Granted by governing authority as needed to offset inflation.)
- **Promotions** (Amounts vary depending on position assumed.)
- **Re-Classification** (Amounts vary. Occurs whenever an employee's position is re-classified into a higher pay grade.)
- **Merit** (Amount varies based on annual evaluation)

**LONGEVITY PAY:** A form of **additional compensation.** **Starts in employee's second year of service.** Paid each July and December. Each payment will be one-half the sum of (a) \$50 x years of completed service; plus (b) a percentage of gross salary (1% for years 2 - 5; 2% for years 6 - 10; or 3% for years 11 & up.)

**INCENTIVE PAY:** Available only for certain *qualifying peace officers.* Provides up to \$1,500 additional compensation per year for completion of a Bachelor's Degree.

**WORKERS' COMPENSATION:** When an employee has a work-related injury or illness, all statutory payments will be made.

**CREDIT UNION:** Optional membership available in **Coosa Valley Credit Union.**

**FREE EMPLOYEE WELLNESS CLINIC:** Available to all full time employees and covered dependents.

**DIRECT DEPOSIT OF PAY (required):** Available at local financial institutions only.

(*Note: This is intended only as a general summary. For complete details, refer to appropriate sections of Employee Handbook and Civil Service Regulations, as well as to appropriate policy statements, ordinances, statutes, acts and insurance policies.*) c: 02.2016t

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