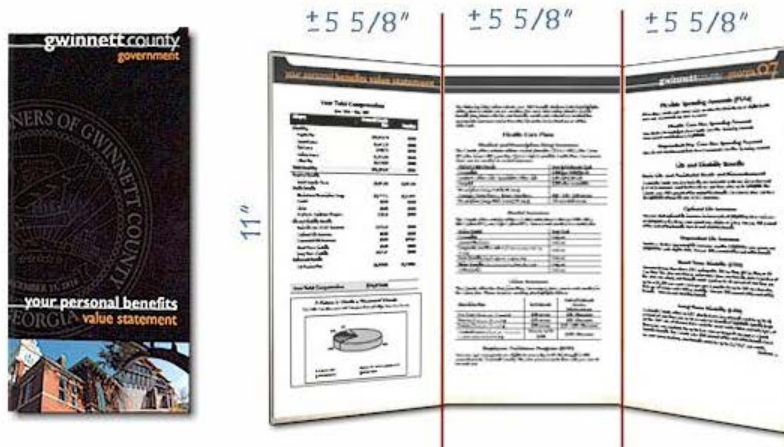


# Gwinnett County Benefit Statement 11"x17" with cover



**FOLDER OUTSIDE**



**MAILING ENVELOPE**

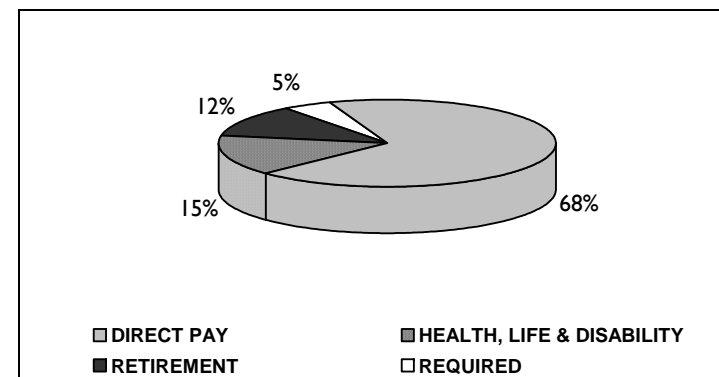
## Your Total Compensation

June 2006 – May 2007

Category	Gwinnett County Paid	You Paid
<b>Direct Pay</b>		
Regular Pay	\$41,591.74	\$0.00
Annual Leave	\$2,662.23	\$0.00
Sick Leave	\$550.78	\$0.00
Holiday Leave	\$2,322.15	\$0.00
Other Pay	\$1,125.00	\$0.00
<b>Total Direct Pay</b>	<b>\$48,251.90</b>	<b>\$0.00</b>
<b>Required Benefits</b>		
Social Security Taxes	\$3,412.58	\$3,412.58
<b>Health Benefits</b>		
Medical and Prescription Drugs	\$9,977.76	\$1,964.79
Dental	\$0.00	\$0.00
Vision	\$0.00	\$0.00
Employee Assistance Program	\$20.28	\$0.00
<b>Life and Disability Benefits</b>		
Basic Life and AD&D Insurance	\$298.61	\$0.00
Optional Life Insurance	\$0.00	\$0.00
Dependent Life Insurance	\$0.00	\$54.81
Short-Term Disability	\$0.00	\$0.00
Long-Term Disability	\$169.87	\$0.00
<b>Retirement Benefits</b>		
DB Pension Plan	\$8,444.08	\$1,930.08
<b>Your Total Compensation</b>	<b>\$70,575.08</b>	

### A Picture is Worth a Thousand Words

This chart illustrates your total compensation package from the County



The following information reflects your 2007 benefit elections including highlights of the plans in which you are enrolled. For more information about a specific benefit plan, please refer to your benefits enrollment materials or contact the appropriate insurance carrier from the list on the inside front cover of this statement.

## Health Care Plans

### Medical and Prescription Drug Insurance

The County offers a choice of four medical plans: the CIGNA HMO, Blue Cross EPO, the Kaiser HMO, and the CIGNA High Deductible Health Plan. Our records show you are enrolled in medical insurance.

CIGNA HMO Family	Your In-Network Cost
Deductible	\$200/ind.-\$500/family
Doctor's Office Visit / Specialist's Office Visit	\$20/visit-\$20/visit
Hospital	\$200 after deductible
Prescription Drugs Retail (30 days)	
Generic / Brand Form. / Brand Non-form.	\$10 / \$20 / \$35 co-pay
Prescription Drugs Mail Order (90 days)	2 times retail co-pay

### Dental Insurance

The County offers a choice of three DeltaDental plans: DeltaCare PMI HMO, Mid-Option PPO, and High-Option PPO. You are not enrolled in a dental plan.

Waive Dental	Your Cost
Deductible	Waived
Annual Maximum	Waived
Diagnostic and Preventive (2 exams/year, cleaning, X-rays)	Waived
Basic Benefits (i.e., fillings, oral surgery, etc.)	Waived
Major Benefits (i.e., crowns and bridges, dentures)	Waived
Orthodontia	Waived

### Vision Insurance

The County offers the BlueVision Plan. Our records show you are not enrolled in the vision plan. Please consider enrolling, plan highlights follow:

BlueVision Plan	In-Network	Out-of-Network Member Reimbursement
Eye Exam (Once per 12 months)	\$10 co-pay	\$35 Allowance
Frames (Once per 24 months)	\$10 co-pay	\$45 Allowance
Lenses (Once per 12 months)	\$10 co-pay	\$25 - \$80 Allowance
Contact Lenses (Once per 12 months in place of frames and lenses)	You pay up to \$110	\$110 Allowance

### Employee Assistance Program (EAP)

You and your dependents are eligible to access the EAP. This benefit is 100 percent paid by Gwinnett County. The plan provides up to four visits per year at no cost you.

## Flexible Spending Accounts (FSAs)

FSAs allow you to put money aside on a tax-free basis to cover eligible health care and dependent day care expenses.

### Health Care Flex Spending Account

You elected to contribute to a Health Care Flex Spending Account. Your annual contribution is \$2,000.00.

### Dependent Day Care Flex Spending Account

You did not elect to contribute to a Dependent Care Flex Spending Account.

## Life and Disability Benefits

### Basic Life and Accidental Death and Dismemberment

Gwinnett County provides basic life and accidental death and dismemberment (AD&D) insurance equal to three times your base salary up to \$300,000. The County pays 100 percent of the cost of this benefit. Our records show you have \$163,000.00 of basic life and AD&D insurance.

### Optional Life Insurance

You can elect optional life insurance in increments of \$50,000 up to a maximum of \$500,000 or five times your annual pay, whichever is less. You pay 100 percent of the cost of this benefit. You did not elect this benefit.

### Dependent Life Insurance

You have elected dependent life insurance equal to \$20,000 for your spouse and \$10,000 for each eligible child. You pay 100 percent of the cost of this benefit.

### Short-Term Disability (STD)

You can choose from three STD options: the 30-Day Plan, 60-Day Plan, or 90-Day Plan. The plan you choose determines when your benefits start. Regardless of the plan you select, your benefit would equal up to 60 percent of your base pay up to a \$1,200 per-week maximum and is payable for up to 180 days from the first day of a non-work related disability. You pay 100 percent of the cost of this benefit. You did not elect this benefit.

### Long-Term Disability (LTD)

Gwinnett County offers an LTD plan that provides a benefit equal to up to 60 percent of your base pay up to a maximum benefit of \$5,000.00. Benefits begin on the 181<sup>st</sup> day of absence from work for a non-work related accident, injury, or illness and may continue for up to two years or longer if you receive a Social Security benefit. The County pays 100 percent of the cost of this benefit. Based on your compensation, your benefit would be up to \$2,711.67 per month.

Continues ...

### Retirement Benefits

Long-term planning is a critical part of your financial security. Gwinnett County sponsors two retirement plans (in addition to Social Security benefits) to help you achieve financial security in your retirement years. You participate in the Gwinnett County Defined Benefit (DB) Pension Plan. The Plan will provide you (and your joint beneficiary, if you designate one) with a monthly retirement income for life when you retire.

In addition to the Pension Plan, you can participate in the Gwinnett County 457 Deferred Compensation Plan. For 2007, you can make pretax contributions of up to \$15,500 per year (\$20,500 per year if you are age 50 or older). You choose how your account balance is invested in the available funds. The money in your account is 100 percent yours when you retire or leave Gwinnett County employment. If your hire date is after January 1, 2007 and you contribute at least 2.5 percent of your base compensation, Gwinnett County will contribute an additional 1 percent of your compensation to your 401(a) DC Pension Plan account.

### The Gwinnett County DB Pension Plan

The Pension Plan is a defined benefit plan that is designed to provide you with a source of retirement income. Each year, you receive a Pension Plan statement detailing the activity in your account.

Your Estimated Early Retirement Eligibility Date is December 3, 2014.

This date is subject to audit at your time of retirement. It may move to a later date if you have had a break in service or other interruption of service credit.

### 457 Deferred Compensation Plan

Our records show that you are not currently contributing to the Gwinnett County 457 Deferred Compensation Plan. It is never too late to start saving for your retirement! You can start with as little as \$10.00 per check and increase the amount each time you receive an increase in pay. Even a little can go a long way. The power of time and money is amazing. Over time, compound interest on your savings can add up to a significant account balance! The hardest part is getting started. You can enroll in the 457 Plan, change your contribution percentage, start or stop contributions at any time. Great West has made this easy – you can call KeyTalk 1.800.701.8255 or go online to [www.gcretirement.com](http://www.gcretirement.com) and get started on your plan for a better retirement today!

### Social Security

Both you and the County contribute a percentage of your earnings to Social Security. For more information call 1.800.772.1213 or visit [www.ssa.gov](http://www.ssa.gov).

### Benefit Plans Overview

#### Paid Time Off

##### Annual Leave

You accrue annual leave based on your years of service. Our records show you have accrued 91.70 hours of annual leave as of June 1, 2007.

##### Sick Leave

You are eligible to earn 13 days of sick leave each year. Our records show you have accrued 646.00 hours of sick leave as of June 1, 2007.

##### Holiday Leave

You receive 12 holidays each year: 11 fixed holidays and one floating holiday that you can take with advance notice and approval from your supervisor.

##### Longevity Pay

Employees with five years or more of service are eligible to receive \$75 for each year of service up to a maximum of \$1,500 each year. Depending on your job classification, your longevity pay is paid during the last quarter of the year or it is included in your regular pay throughout the year. Our records indicate that you received \$1,125.00 in November 2006.

Harry Hardwrker  
County Employee  
A03 County  
18 GC684

## Presenting Your 2007 Personal Benefits Value Statement

To: Tina King

On behalf of the Board of Commissioners, we want to take this opportunity to thank you for your contribution to making Gwinnett County a leader among progressive local governments. We want you to know that we appreciate you and all you do for the County in providing services, programs, and facilities for its citizens. You are a valued employee, and Gwinnett County considers your and your family's health and financial well-being a top priority.

We are pleased to present you with your 2007 Personal Benefits Value Statement. This statement collects all of your salary and benefit information in one place. It is designed to help you understand the full value of your total compensation.

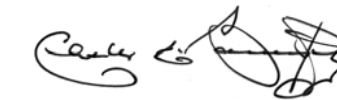
Your total compensation is made up of your direct pay (your regular paycheck) and the County's share of the cost of your benefits. While your direct pay is readily visible, the value of your benefits and time-off programs are often overlooked. Your statement provides an estimate of the annual value of your benefits based on your participation in our benefits plans from June 2006 through May 2007.

Please review this benefits statement carefully and keep it for reference, just as you keep your other important documents. If you have questions or concerns about your statement, please call the Employee Service Center at 770.822.7927, Monday through Friday, 7:00am to 5:00pm.

Now that you can see all of your benefits information in one place, this would be a good time to think about whether they are the right benefits for you and your family. Open enrollment is just around the corner, and it's your once-a-year opportunity to re-evaluate some of your benefits. Be sure to read your open enrollment materials when you receive them and refer to this statement before you enroll in the plans that best meet your needs.

Again, we appreciate your efforts in making Gwinnett County a great place to live and work.

Sincerely,



Charles E. Bannister, Chairman  
Gwinnett County Board of Commissioners