

2023 Summary of Benefits



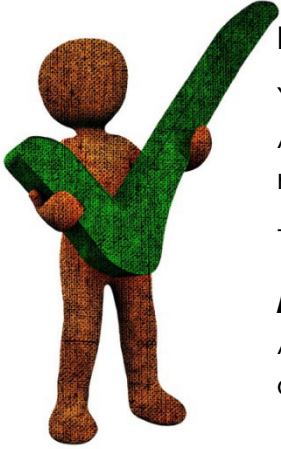
Key Contact List



GPA Contact Information		
Chief Human Resources Officer	Lise Altman	912-964-3938
Benefits Main Phone Number: 912-963-2548	Doni Epstein, Benefits Coordinator	912-963-2548 depstein@gaports.com
	Panesia Kitchen, Benefits Coordinator	912-964-3848 pkitchen@gaports.com
	Katie Britt, Asst. Manager of Benefits & Health	912-964-3908 kbritt@gaports.com
	Tim Smith, Benefits Manager	912-966-7818 tsmith@gaports.com
	Michael Taylor, Benefits Manager	912-964-3820 mtaylor@gaports.com
Employee Health Services	Nurses: Joseph Darieng, Laurie Johnston, & Tiffany Moxley Admin: Hope Life & Jackie Smith	912-964-3870
Wellness Coordinator	Colleen Porter	912-964-3827 cporter@gaports.com
Wellness Nurse Practitioner	Mark Bowen	912-966-7881 mbowen@gaports.com
Benefit	Carrier	Contact Info/Phone
Medical Customer Service	Healthgram	901-201-3020 members.healthgram.com
Healthgram Connect (preferred)	Healthgram	866-904-9081 members.healthgram.com
Precertification	Healthgram	901-201-3020
Prescription Coverage	Express Scripts	866-467-1241 www.express-scripts.com
Dental Customer Service	Healthgram	800-550-6214 members.healthgram.com
Vision	National Vision Administrators (NVA)	800-672-7723 www.e-nva.com
Hearing	NationsHearing	877-272-9627 www.NationsHearing.com/NVA
Flexible Spending	Catapult	704-522-8011 MyCatapultBenefits.org
Short Term Disability	Colonial Life	File a Standard or Wellness Claim: www.ColonialLife.com Claims Customer Support 800-325-4368 Enrollment Support: Tara Maddox 404-845-0171, ext. 318 service@getlum.com
Accident Insurance		
Critical Care Insurance		
Hospital Confinement		
Cancer Insurance		
Universal Life	Trustmark	800-918-8877 www.trustmarkbenefits.com
Defined Contribution & Deferred Compensation Plans	Empower (effective 1/1/2023)	800-701-8255 www.empower.com
Employee Assistance Program	Performance Management Resources	888-886-7988 pmrsavannah.com
Pet Insurance	Nationwide	877-738-7874 petinsurance.com/gaports

Georgia Ports Authority recognizes that to fulfill our mission requires a diverse group of qualified employees. We maintain a comprehensive and competitive benefits program for our employees and their families to meet their health care needs. Our goal is to continually upgrade our benefit plan offerings so that you have the most competitive employee plan in the marketplace.

Criteria for Insurance Eligibility



Requirements for Employee Coverage

You are eligible for employee coverage as a full-time employee of Georgia Ports Authority (GPA) scheduled to work at least **thirty (30) hours** per week, are on the regular payroll of GPA, and are in a class eligible for coverage under the Plan.

There will be no waiting period for all full-time employees.

Please note:

Anyone committing fraudulent activities against the Plan will not be eligible for coverage.



Requirements for Dependent Coverage

An employee's family member who resides in the United States will become eligible for dependent coverage on the first day that the employee is eligible for employee coverage and the family member satisfies the requirements for dependent coverage.

Dependents eligible for coverage include:

- ❖ The employee's legally married spouse.
- ❖ The employee's child(ren) up until the end of the month in which he or she turns the age of twenty-six (26), including:
 - A natural born child.
 - A stepchild.
 - An adopted child or a child lawfully placed with the employee for legal adoption by the employee. A "child lawfully placed with an employee for legal adoption" refers to a child whom the employee intends to adopt, whether or not the adoption has become final, provided that the child has not attained the age of eighteen (18) as of the date of placement for adoption.
 - An eligible foster child. An eligible foster child is an individual who is placed with the employee by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction.
 - An employee's unmarried child over the age of twenty-six (26) who is mentally or physically incapable of earning his or her own living due to permanent, chronic, and total disability. The child may obtain continued coverage if, within thirty (30) days of the date coverage would otherwise terminate, the employee submits proof of the child's incapacity. (See Eligibility for Disabled Children)
 - A minor ward for whom the employee has legal guardianship and who is primarily dependent upon the employee for support and resides with the employee.



Note:

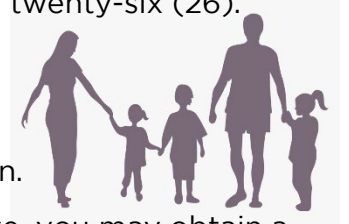
At any time, the Plan Administrator may require documentation proving that a spouse or a child qualifies or continues to qualify as a dependent as defined by this Plan, including but not limited to marriage licenses, birth certificates, and/or a court order establishing a relationship of parent and child. If both spouses are employees, their children will be covered as dependents of one spouse, but not of both.



Eligibility for Disabled Children

In order for a disabled child to be eligible for coverage under the Plan beyond the end of the month of the child's twenty-sixth (26th) birthday, the child:

- ❖ Must be enrolled in the Plan prior to the age of twenty-six (26).
- ❖ Must be incapable of self-support because of mental retardation or permanent, chronic, and total disability which commenced prior to the age of twenty-six (26).
- ❖ Must be primarily dependent upon the employee.
- ❖ Must be continuously disabled and covered thereafter.
- ❖ Must be considered disabled by the Social Security Administration.



If you believe a covered dependent meets the disability criteria above, you may obtain a determination of disability from the Social Security Administration. This information must be submitted to the Plan Administrator within thirty (30) days of the covered dependent reaching the age of twenty-six (26). You may be required to submit additional information necessary for completion of the eligibility determination.

If such eligibility is approved, you may be further required (usually not more frequently than once a year) to furnish satisfactory evidence to substantiate the continued eligibility of the covered dependent under the Plan.

Persons Excluded as Dependents

The term "dependent" excludes:

- ❖ Any individuals living in the covered employee's home who do not satisfy the eligibility requirements for dependents as defined by the Plan.
- ❖ A spouse and/or child living outside of the United States of America.
- ❖ The legally separated or divorced former spouse of the employee.
- ❖ Any person who is on active duty in any military service of any country.
- ❖ Any person who is covered under the Plan as an employee.
- ❖ *For dependent life insurance:* a married child.

Life Status Changes

Any time that you wish to make benefit changes outside of Open Enrollment due to a life status change (such as adding, changing, or dropping coverage on you or a dependent (marriage, divorce, birth, etc.)), remember that you have 31 days from the life event to make those changes.



Welcome back, ALEX[®]

ALEX is an online educational tool that helps you select the best benefit plans for you and your family. When you talk to ALEX, you'll be asked a few questions about your health care needs, and then ALEX will crunch some numbers, and point out what makes the most sense for you. And anything you tell ALEX remains between the two of you, so don't be afraid to really let loose about that weird tooth thing.

How long will this take?

Most users spend about 7 minutes with ALEX, but it really just depends how much guidance you'd like. And, if you set up an ALEX ID, ALEX can even save your place, so you can leave to get some peanut brittle and then pick up right where you left off.

Can I use ALEX on my phone?

Oh yeah. ALEX is optimized for any device you've got.

Can I trust ALEX with my secrets?

Yes! Your ALEX experience is totally private and secure.



How should I prepare?

You don't need to do much of anything. ALEX will ask you to estimate what type of medical or dental care you might need this year (doctor/dentist visits, surgeries, ER visits, prescriptions, etc.), so you may want to tally those up and talk to your family about their needs, but ALEX can also help you come up with some estimates. Think about eye appointments...glasses/contacts. ALEX can help estimate for those too. ALEX is even available to talk with you regarding retirement planning!!

How does ALEX know what benefits are best for me?

ALEX takes the amount each benefit would cost you out of your paycheck (your premium) and adds that to the amount it would cost for the services you said you might use. Then he'll recommend the best and least expensive benefits for your needs.

Get started at
<https://www.myalex.com/georgiaports/2023>





Medical & Prescription Insurance

Rates for GPA's Group Medical Plan effective January 1, 2023, are shown below. A summary of coverages is also shown and the payable amounts by GPA to providers. St. Joseph's/Candler Health System and First Health are our two medical PPO networks. Refer to your insurance card from Healthgram to identify which network you are in.

Medical & Prescription Benefits	In-Network Provider	Out-of-Network Provider
Deductible		
Individual		\$550
Family of two		\$1,100
Family of three or more		\$1,650
Medical Out-of-Pocket		
Individual (Max); not including deductible	\$3,850	\$8,000
Family (Max); not including deductible	\$8,150	\$20,000
Schedule of Medical Plan Benefits		
Coinsurance (what GPA pays)	80% of contracted rate	60% of plan allowance
Physician Services	Deductible, then 80% coinsurance	Deductible, then 60% of plan allowance
Wellness Services	Payable at 100%	Deductible, then 60% of plan allowance
Disease Management Programs at St. Joseph's/Candler	Payable at 100%	N/A
Emergency Room Services	\$150 copay. Deductible, then 80% coinsurance; copay waived if admitted to hospital	
Inpatient Hospital Services: Room & Board	Deductible, then 80% coinsurance	Deductible, then 60% of plan allowance
Outpatient Hospital Services	Deductible, then 80% coinsurance	Deductible, then 60% of plan allowance
Mental Health	Deductible, then 80% coinsurance	Deductible, then 60% of plan allowance
Excluded Facilities	East Georgia Regional (except for emergency and maternity); East Georgia Cancer Center; Optim Medical Center-Tattnall & Screven; and Optim Surgery Center-Savannah.	
Rx Copays		
	Up to 30 Days' Supply	31-90 Days' Supply
Generic	\$10	\$20
Preferred	\$50	\$100
Non-Preferred	\$75	\$150
Specialty Drugs	25% coinsurance, max \$250 each	Based on 30 days' supply
Rx Out-of-Pocket		
Individual (Maximum)		\$3,500
Family (Maximum)		\$6,000
2023 Medical Premiums per pay period		
	Salaried (semi-monthly)	Hourly (weekly)
Non-Wellness		
Employee Only	\$80.50	\$37.15
Employee & Spouse	\$185.00	\$85.38
Employee & Child(ren)	\$166.50	\$76.85
Employee & Family	\$223.00	\$102.92
Waterfront Wellness		
Employee Only	\$39.50	\$18.23
Employee & Spouse	\$103.50	\$47.77
Employee & Child(ren)	\$85.00	\$39.23
Employee & Family	\$141.00	\$65.08

Always use an in-network provider:

- GPA pays 80% of covered medical expenses after your deductible as opposed to GPA paying 60% of **plan allowance** for an out-of-network provider.
- Covered medical expenses are significantly discounted before you pay your part on both your deductible and your 20% co-insurance.

An example:

You go to the doctor and they advise you that you're going to need surgery. The surgery will cost a total of \$25,550.

Going to St. Joseph's/Candler, GPA's preferred in-network provider, the total cost of the surgery is discounted to \$10,550 (plan allowance). The hospital "writes off" \$15,000. You'll pay your \$550 deductible and then 20% of the balance being \$2,000 for a total cost to you of \$2,550. GPA pays 80% which is \$8,000.

Going to an out-of-network provider, the surgery is discounted to plan allowance to calculate payment responsibility. You'll pay your \$550 deductible and then 40% of the balance being \$4,000 for a total cost to you of \$4,550 (\$2,000 more out of your pocket). GPA pays 60% which is \$6,000. **BUT WAIT...** This hospital has the right to and may "balance bill" you for the difference between the charged amount and the plan allowance amount since they are out-of-network with no contract with GPA—the same amount that St. Joseph's/Candler "wrote off". This brings your total owing to the out-of-network provider to \$19,550.



To find an in-network (*The Care Network*) physician, physical therapist, imaging center, etc., visit the St. Joseph's/Candler website at: sjchs.org. Your lab provider is St. Joseph's/Candler.



If you reside outside of the seven county region for St. Joseph's/Candler's *The Care Network* (Chatham, Effingham, Bryan, Liberty, Bulloch, Jasper, and Beaufort), you have a "wrap network" with the First Health Network unless services are rendered within these seven counties, then the service will be in-network under St. Joseph's/Candler network. To locate a provider with First Health, visit their website at:

<https://providerlocator.firsthealth.com/LocateProvider/LocateProviderSearch/>.

Your lab provider is LabCorp.

****PLEASE NOTE: In all cases, Memorial Hospital in Savannah is an OUT-OF-NETWORK provider.****



Call Your Healthgram Connect Advisor

Georgia Ports has partnered with Healthgram to provide you and your family with access to a free health Advisor. Your Advisor acts as a direct point of contact for your personal health plan as well as your healthcare expert.

Save on your healthcare costs:

Get in touch with your Advisor for help with finding an affordable in-network provider for you and your family.

Resolve healthcare issues:

Need help communicating with a doctor? Your Advisor makes it simple! Call your Advisor who can connect you within the healthcare system and is ready to intervene on your behalf.

Understand your benefits:

Call your Healthgram advisor to get answers to your healthcare benefits and billing questions quickly and easily so you can better navigate your health plan.

Call: 866.904.9081

Login:

members.healthgram.com

KNOW YOUR OPTIONS—

Time saving and cost effective methods for getting the right kind of immediate medical care when your doctor isn't available.

Convenience Care Clinics/ Telemedicine

In situations where you may not be able to get in to see your primary care doctor and your condition is not urgent or an emergency, you may want to consider a **Convenience Care Clinic** or **Telemedicine**.

Convenience Care Clinics are conveniently located in malls or some retail stores, such as CVS, Walgreens, Walmart, and Target, and offer services without the need to schedule an appointment. Services at these types of clinics are usually available to patients 18 months of age or older.

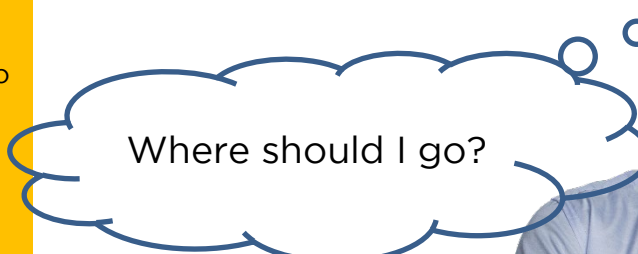
Telemedicine is available through the GPA Benefits app at no cost for those employees & dependents covered under GPA's medical Plans.

Urgent Care Centers

In situations where you need medical care fast, but a trip to the emergency room is not necessarily required, you may want to consider an **Urgent Care Center**. At urgent care centers, you can be treated for many minor medical issues, usually at a lower cost and a quicker turn around than an emergency room.

Emergency Rooms

In situations where you think you or a covered dependent may be experiencing a true medical emergency, you should go to the nearest **Emergency Room** or call 911. An emergency medical condition usually results in serious jeopardy to your health, impairment of bodily functions, or serious dysfunction of organs.



Minor Health Issues	Moderate Health Issues	Life Threatening Emergencies
<ul style="list-style-type: none"> ❖ Common infections (sore or strep throat, urinary tract and bladder infections, earaches and ear infections, pink eye) ❖ Minor fevers ❖ Cough, cold, and flu ❖ Nasal congestion ❖ Allergy symptoms ❖ Skin issues (rashes, ringworm, and chicken pox) ❖ Head lice ❖ Insect bites ❖ Minor burns, cuts, and scrapes ❖ Sprains and strains 	<ul style="list-style-type: none"> ❖ Migraines ❖ Severe back pain ❖ Vomiting and diarrhea ❖ Minor broken bones ❖ Fevers ❖ Asthma attacks ❖ Severe cough ❖ Eye irritations ❖ Animal bites ❖ Wounds requiring stitches 	<ul style="list-style-type: none"> ❖ Loss of consciousness ❖ Chest pain ❖ Severe trouble breathing ❖ Sudden loss of vision, numbness, or difficulty speaking ❖ Severe abdominal pain ❖ Coughing or vomiting blood ❖ Severe bleeding ❖ Severe burns ❖ Major broken bones ❖ Seizures/convulsions
<p>Convenience Care Clinics/ Telemedicine</p>	<p>Urgent Care Centers</p>	<p>Emergency Rooms</p>



Really, free? Yes, really!



If you or your spouse are on generic maintenance medications, check out the chart below...you could be receiving that medication at no cost to you!! Yes, for FREE!! All these medications come with no copay through one of the pharmacies listed.

Hypertension Agents



Spirolactone
Irbesartan/HCTZ
Irbesartan
Carvedilol
Losartan
Valsartan
Amlodipine/Valsartan
Amlodipine/Valsartan/HCTZ
Losartan/HCTZ
Propranolol
Hydrochlorothiazide (HCTZ)
Amlodipine
Lisinopril
Lisinopril/HCTZ
Atenolol
Chlorthalidone
Metoprolol



Diabetes Agents

Pioglitazone
Pioglitazone/metformin
Glimepiride
Metformin
Glipizide
Glipizide/metformin

Lipid (Cholesterol) Lowering Agents

Rosuvastatin
Atorvastatin
Gemfibrozil
Omega-3-acid ethyl esters 
Pravastatin
Fenofibrate  (40mg & 120mg only)
Simvastatin

GERD (Reflux) Agents

Esomeprazole
Lansoprazole
Omeprazole
Pantoprazole
Ranitidine

Gout Agents

Allopurinol

Hypothyroid Agents


Levothyroxine

Antidepressants

Citalopram
Duloxetine
Trazadone
Escitalopram
Fluoxetine
Bupropion SR
Sertraline



NSAIDS

Diclofenac potassium
Celecoxib 
Meloxicam
Diclofenac sodium

Muscle Relaxers

Methocarbamol

Antiplatelet Agents

Clopidogrel

Asthma/Allergies

Azelastine
Fluticasone
Montelukast

Prostate Agents

Tamsulosin

Migraine Headaches

Rizatriptan
Topiramate

Hormone Replacement Therapy

Estradiol tablets

Osteoporosis

Alendronate

Overactive Bladder

Oxybutynin

Diuretics (Water Pills)

Furosemide

Electrolytes

Potassium chloride



 Requires Prior Authorization through Express Scripts.

Only generics on this list are available at a \$0 copay at the following pharmacies:

Savannah: through EHS; **Brunswick:** Walgreens on Altama Ave.;

Bainbridge: CVS on Shotwell St.; **ARP:** CVS on US-76 in Chatsworth



Dental Insurance

Rates for GPA's Group Dental Plan effective January 1, 2023, are shown below as well as payable amounts by GPA to dental providers.

Dental Benefits		
Deductible & Plan Limitations		
Individual		\$50
Family of two		\$100
Family of three or more		\$150
Calendar Year Maximum paid per participant (includes Preventive Services)		\$2,500
Schedule of Dental Plan Benefits		
Preventive Services; not subject to deductible		100%
Basic Services		80%
Major Services		80%
Orthodontia		
Payable at 50% of the charged amount up to a maximum of \$1,500 once per lifetime.		
2023 Dental Premiums per pay period	Salaried (semi-monthly)	Hourly (weekly)
Regular Rates		
Employee Only	\$8.50	\$3.92
Employee & Spouse	\$14.50	\$6.69
Employee & Child(ren)	\$15.00	\$6.92
Employee & Family	\$25.00	\$11.54

GPA has a voluntary dental network through Cigna. Using the network will stretch your dental dollars of the \$2,500 maximum GPA dental payout since the costs of your services will be lower when using an in-network dentist.

To find an in-network provider, go to: www.CignaDentalSA.com and search under the Cigna Dental PPO Shared Administration Plus plan:



Find out more about the doctors and services listed in the Cigna directory and click [here](#) to read important notices and disclosures for your state.

Know before you go: Before you visit any provider or facility, we recommend you call ahead to confirm their network status, address, office hours, and that they are accepting new patients.

No more than the closest 500 providers will be returned.

Need help? [?](#)

* Indicates required field. Please enter City and State -or- Zip

Please select the correct plan as indicated on your ID card.

Cigna Dental PPO Shared Administration Plus (Cigna DPPO SA Plus) Cigna Dental PPO Shared Administration (Cigna DPPO SA)

Dentist Last Name

Accepting New Patients New Patients Only All

Dentist Specialty

Language Spoken by Provider

Language Spoken by Qualified Medical Interpreter (For CA Only)

Gender No preference Female Male

Street Address

City*

State*

Zip*

Distance

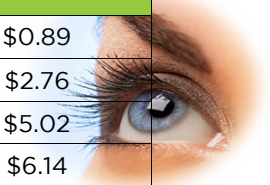




Vision Insurance provided by National Vision Administrators (NVA)

Georgia Ports Authority offers vision insurance for all employees. National Vision Administrators (NVA) is the vision insurance company.

2023 Vision Premiums per pay period	Base Plan (No Medical)	Base Plan (With Medical)	Enhanced Plan (No Medical)	Enhanced Plan (With Medical)
Salaried (semi-monthly)				
Employee Only	\$2.15	\$0.00	\$4.07	\$1.92
Employee & Spouse	\$4.29	\$2.15	\$8.14	\$5.99
Employee & Child(ren)	\$6.86	\$4.72	\$13.02	\$10.88
Employee & Family	\$8.15	\$6.01	\$15.45	\$13.31
Hourly (weekly)				
Employee Only	\$0.99	\$0.00	\$1.88	\$0.89
Employee & Spouse	\$1.98	\$0.99	\$3.75	\$2.76
Employee & Child(ren)	\$3.17	\$2.18	\$6.01	\$5.02
Employee & Family	\$3.76	\$2.77	\$7.13	\$6.14



Summary of In-Network Benefits	Base Plan	Enhanced Plan
Examination	\$10 copay	\$10 copay
Lenses		
❖ Single Vision/Bifocal/Trifocal/Lenticular	\$25 copay	Covered at 100%
Lens Options		
❖ Polycarbonates (under age 19)	Covered at 100%	Covered at 100%
❖ Standard Scratch-Resistant Coating, Solid Tint, Fashion/Gradient Tint	See Fixed Pricing Chart Below	Covered at 100%
Frames	Up to \$120 allowance, then 20% discount (once every 2 calendar years)	Up to \$150 allowance, then 20% discount (once every 1 calendar year)
Contact Lenses		
❖ Evaluation/Fitting		
• Daily Wear	\$20 copay	Covered at 100%
• Extended Wear	\$30 copay	Covered at 100%
• Specialty Wear	\$50 copay	\$20 copay
❖ In Lieu of Lenses	Up to \$120 retail, discount off balance	Up to \$150 retail, discount off balance (in addition to lenses/frames)
❖ Medically Necessary	Covered at 100%	Covered at 100%

Lens Options Fixed Pricing (when using a participating NVA provider)			
Solid Tint	\$10	Transitions Single Vision (Standard)	\$65
Fashion/Gradient Tint	\$12	Transitions Multi-Focal (Standard)	\$70
Scratch-Resistant Coating (Standard)	\$10	Polycarbonate (Single Vision) 19 & over	\$25
Ultraviolet Coating	\$12	Polycarbonate (Multi-Focal) 19 & over	\$30
Standard Anti-Reflective	\$40	Blended Bifocal (Segment)	\$30
Glass Photogrey (Single Vision)	\$20	High Index	\$55
Glass Photogrey (Multi-Focal)	\$30	Blue Light Blocker (Standard)	\$40
Polarized	\$75	Blue Light Blocker (Premium)	\$60
Progressive Lenses (Standard)	\$50	Blue Light Blocker (Ultra)	\$150
Progressive Lenses (Premium)	\$100		



Base Plan Group #850600001
Enhanced Plan Group #8506000201





Basic Life and AD&D Insurance provided by New York Life

Georgia Ports Authority pays the full cost of the Basic Life and AD&D insurance for employees and their dependents.

Basic Life and AD&D	
Eligible Employees	All full-time employees scheduled to work at least 30 hours per week
Benefit	Salaried: 2.5 x annual base salary up to \$700,000 Hourly: 2 x annual base salary up to \$700,000
Guarantee Issue	\$500,000
Employee Accidental Death & Dismemberment Benefit	Amount equal to the employee's amount of Basic Life Insurance in force
Dependent Life Benefit	Spouse: \$10,000 Unmarried Children: \$10,000



Supplemental Life and AD&D Insurance provided by New York Life

Georgia Ports Authority offers additional Term Life and AD&D insurance on a voluntary basis to employees and their dependents.

Supplemental Life and AD&D		
Eligible Employees	All full-time employees scheduled to work at least 30 hours per week	
Benefit	Employee	Increments of \$10,000 to the lesser of \$500,000 or 5 x annual base salary
	Spouse	Increments of \$5,000 to the lesser of \$25,000 or 50% of Employee amount; employee must have coverage
	Children	Increments of \$2,500 not to exceed \$10,000; employee must have coverage
Eligibility Waiting Period	No Waiting Period	

Employee & Spouse Age Banded Rates per \$1,000 (Monthly)			
18-29	\$0.16	55-59	\$0.82
30-34	\$0.17	60-64	\$1.30
35-39	\$0.18	65-69	\$1.61
40-44	\$0.23	70-74	\$4.44
45-49	\$0.32	75-99	\$6.81
50-54	\$0.51		
Dependent Children - Rate per \$1,000			\$0.25

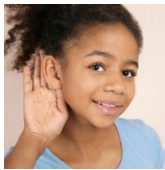




Long Term Disability Insurance provided by New York Life

Georgia Ports Authority pays the full cost of Long Term Disability insurance for employees.

Long Term Disability	
Eligible Employees	All full-time employees scheduled to work at least 30 hours per week
Monthly Benefit	Salaried: 60% of base salary up to \$10,000; reduced by other income Hourly: 60% of base salary up to \$5,000; reduced by other income
Benefit Waiting Period	180 Days
Eligibility Waiting Period	No Waiting Period



Hearing Assistance Device discounts provided by NationsHearing

NationsHearing through a partnership with our vision provider, National Vision Administrators, offer GPA employees covered under GPA's vision plans and their dependents a full-service hearing aid discount program. The program includes an annual hearing test with no out-of-pocket costs, access to a nationwide network of 8,000+ providers, as well as offering up to 60% savings on the most comfortable and effective hearing aids. Contact a NationsHearing representative to get started.



Flexible Spending Accounts (FSA)

A Flexible Spending Account is a tax-free account that allows you to pay for essential expenses. There are two types of flexible spending accounts; a medical reimbursement account (\$500 minimum/\$2,850 maximum) and a child care reimbursement account (\$500 minimum/\$5,000 maximum). By contributing a portion of your paycheck to an FSA on a pre-tax basis, you save on the cost of eligible expenses you are already incurring. When you enroll in an FSA, you decide how much to contribute to the account for the entire plan year. The money is deducted from your paycheck pre-tax (before federal and state income taxes and FICA taxes are deducted) in equal amounts over the course of the plan year. Your election is binding throughout the entire plan year. Any amounts remaining in your account(s) not used for eligible expenses incurred during the plan year will be forfeited (*with the exception of up to \$550 from 2023 plan year contributions which are allowed to carry over into the 2024 plan year for the Medical Reimbursement Account*) in accordance with the current plan provisions and tax laws. Your enrollment in the Flexible Reimbursement Plan ends December 31st of each year and you must re-enroll in future years during Open Enrollment to participate in those years.





Voluntary Benefits



Universal Life Insurance provided by Trustmark

Trustmark's Universal Life insurance is uniquely designed to match the needs of insureds throughout their lifetime. You can take this policy with you if you leave Georgia Ports Authority. This policy will pay a higher death benefit during the working years when expenses are high and families need maximum protection. At the age of 70 when needs for financial protection are typically lower, the death benefit reduces, however higher living benefits do not reduce—they continue through retirement to match the greater need for Long Term Care.



Short Term Disability Insurance provided by Colonial Life

Colonial Life's Short Term Disability insurance helps you maintain your lifestyle if you become disabled **off the job** and are unable to work. It pays you up to 60% of your base salary at the time you enrolled not exceeding \$4,000 per month for up to 6 months. Be sure to review your coverage annually as your salary increases. **An annual \$50 wellness benefit is included if rider is elected.**

Accident Insurance provided by Colonial Life

Colonial Life's Group Accident insurance helps fill some of the gaps in your deductible, coinsurance, and out-of-pocket costs if you or a covered family member is injured at home or at work - on the playground or on the road. Covered accidents include, but are not limited to, dislocations, fractures, burns, concussions, emergency dental work, and lacerations. Benefits are paid for the initial emergency treatment (ambulance, x-rays, and more), surgery and surgical care, transportation and lodging, hospital care (admission, confinement, and ICU) and follow-up care (physical therapy, pain management, appliances, etc.). **An annual \$100 wellness benefit per covered person is also included.**



Cancer Insurance provided by Colonial Life

Colonial Life's Cancer/Specified Disease insurance provides cash benefits directly to you to help fill the gaps created by deductible, coinsurance, and other out-of-pocket living expenses that occur when undergoing treatment for cancer or a covered disease. Benefits include, but are not limited to, a \$5,000 benefit for an initial diagnosis of internal cancer, benefits for expenses incurred for radiation and chemotherapy up to \$10,000 per year, surgery benefits, hospitalization benefits, hospice benefits, and some treatments and procedures your group medical insurance may not cover. Included with new policies written for 2022 and later, COVID-19 is covered at 25% of the face value; all other named infectious diseases are covered at 50%. **The plan includes an annual \$100 wellness benefit per covered person.**

Critical Illness Insurance provided by Colonial Life

Colonial Life's Group Critical Illness insurance helps guard against financial hardship if you or a covered family member is diagnosed with a critical illness. The lump sum benefit, up to \$50,000, provides cash to you when you need it most, to help cover medical expenses (deductibles and coinsurance), non-medical expenses, and lost income from work. Covered illnesses include:

- ❖ Benign brain tumor
- ❖ Heart attack
- ❖ Stroke
- ❖ Sudden cardiac arrest
- ❖ End stage renal failure
- ❖ Major organ failure
- ❖ Loss of sight or speech
- ❖ Coma
- ❖ Permanent paralysis due to an accident
- ❖ Blindness
- ❖ Occupational infectious HIV
- ❖ Occupational infectious Hepatitis B, C, or D
- ❖ Coronary artery bypass surgery/disease (paid at 25% of face amount)



If you receive a benefit for one critical illness, and later you are diagnosed with a different critical illness, you will receive the full 100% benefit amount for that next critical illness. Also, if you are diagnosed with the same critical illness (*other than coronary artery bypass surgery, occupational infectious HIV/Hepatitis B, C or D*) you will receive 25% of your benefit amount for the second diagnosis. (*Note: Subsequent diagnosis must be separated by 180 days.*) Included with new policies written for 2022 and later, COVID-19 is covered at 25% of the face value; all other named infectious diseases are covered at 50%. **An annual \$100 wellness benefit per covered person is also included.**

Medical Bridge Insurance (Group Limited Benefit) provided by Colonial Life

Colonial Life's Group Medical Bridge insurance provides a cash benefit to help cover the cost of your deductible and coinsurance if you are confined to the hospital, have outpatient surgery, or have covered diagnostic procedures performed due to an accident or sickness. **An annual \$50 wellness benefit is also included.** Benefits include:

- ❖ \$500, if you are confined to the hospital for 20+ hours
- ❖ \$150, if you receive treatment in an emergency room
- ❖ \$500, if you have a covered diagnostic procedure, such as a biopsy, MRI, CT scan, and others
- ❖ \$500/\$1,000, if you have a covered outpatient surgery procedure, such as lumpectomy, appendectomy, colonoscopy, cataract surgery, angioplasty, and others





Employee Assistance Program (EAP) provided by Performance Management Resources

This company sponsored benefit is designed to help you and your family address problems that can compromise personal satisfaction and, occasionally, job performance. The EAP provides you and your family members with a professional and confidential resource. Counselors are fully licensed professionals who have clinical training and experience. They have a practical, active approach to counseling so that issues can be rapidly and effectively resolved.



Retirement Plans

Defined Benefit Plan (for employees hired before July 1, 2011)—Pension

Employees contribute 1% of the first \$9,000 in eligible earnings (base pay), then 1½% of the remaining base pay during the plan's fiscal year. The accrued benefit (what you actually get credit for) is based on 2¼% of your first \$9,000 in base pay, then 3¼% of your remaining base pay during the plan's fiscal year. You are 100% vested in the amount you have contributed. You are vested in GPA's contribution after completing five or more years in the plan or upon reaching the age of 55.

Defined Contribution Plan (for employees hired after July 1, 2011)—401(a)

Employees are required to defer 2% of base pay on a pre-tax basis. GPA will match 2% of base pay, dollar for dollar. Additional deferrals will be made in the Deferred Compensation plan on a pre-tax and/or Roth (after-tax) basis. GPA will match an additional 4% of base pay, dollar for dollar, for a total match of up to 6%. Your deferrals are always 100% vested. Employer match will vest 20% each year until you have completed 5 years of plan participation. Employees can invest their deferrals in many different investment funds.

Deferred Compensation Plan—457(b)

This plan is designed to allow employees to save funds for retirement in addition to GPA-funded retirement plans. Participation is completely voluntary. You can defer base pay on a pre-tax and/or Roth (after-tax) basis. You can contribute from 1% to 100% of your pay as long as it does not exceed IRS limits. The plan offers the same investment funds that are available in the Defined Contribution Plan. This plan allows you to roll over account balances from other qualified retirement plans. Although designed for retirement savings, there are some withdrawal options where the IRS will allow you to access your money in case of an unforeseeable emergency that creates a heavy financial need.





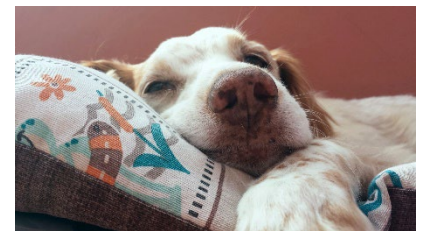
[Pet Insurance provided by Nationwide](#)

[Pet Medications provided by Inside Rx](#)

Georgia Ports Authority offers insurance for your furry family members, too. Plans provide nose-to-tail coverage for a wide range of accidents, injuries, and illnesses for dogs, cats, birds, and exotic pets. Routine care coverage is also available. Rates vary based on the coverage you select.

Call 1-877-PETS-VPI (877-738-7874) or visit petinsurance.com/gaports to enroll and Nationwide will send GPA the information to begin your payroll deduction. Enrollments for this benefit are not completed through GPA's online enrollment site.

Prescriptions to treat chronic conditions such as diabetes, anxiety, arthritis, or heart disease can get costly for animals, too. Inside Rx Pets is a prescription savings program to provide pet parents discounts on brand and generic human medications prescribed for pets at 40,000 participating retail pharmacies. Contact the Benefits office for more information about this no-cost perk provided to you via our relationship with Inside Rx Pets, a partially owned subsidiary of Express Scripts.



[GPA Benefits App](#)

Designed especially for employees and dependents on GPA's medical insurance, this is an excellent resource of your Benefits while you're on the go. In the palm of your hand, you:

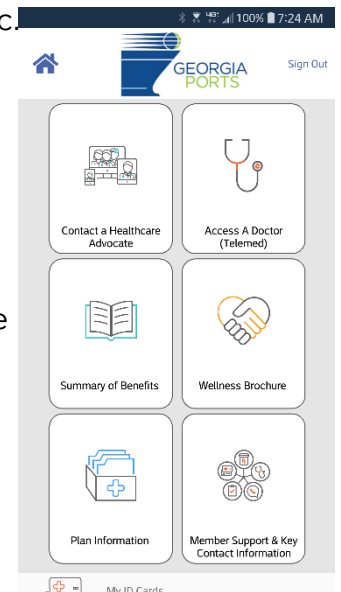
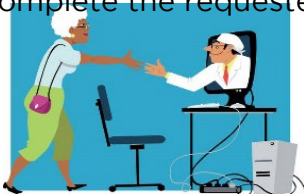
- have a link to all benefits information and contacts
- have one touch access to **Healthgram Connect**
- can get details about GPA's medical, dental, and vision insurance plans
- can store & send ID cards directly to your doctor
- have access to much more

Also included is **free** telemedicine for those times when you or a member of your family aren't feeling the very best and need treatment for minor and episodic medical issues. Use telemedicine at home, on vacation, when traveling, etc.

The app is also able to be used on personal computers/laptops: thebenefitsapp.com/georgiaports

How do you get the app? It's easy—follow these simple steps:

- ❖ Search for "thebenefitsapp" on the App Store or Google Play (available on phones and other portable devices)
- ❖ Enter your e-mail address and select your language preference
- ❖ Enter GPA's Access Code: georgiaports
- ❖ Complete the requested information and create a password





SAVANNAH, GA. U.S.A no 39

Mission: To empower entrepreneurs, strengthen industries, sustain communities, and fortify families by relentlessly striving to accelerate global commerce.

Vision: The Georgia Ports Authority was founded in 1945 to promote trade and economic development for our state. Through our ports, Georgia proudly serves as a gateway for America. We will sustain our leading role among United States ports.

- Values:**
- Safety:** Ensure everyone goes home the way they arrived.
 - Integrity:** Do the little things right, even when nobody is watching.
 - Respect:** Treat others as you would want them to treat you.
 - Community:** Care about our neighbors—locally, regionally, nationally, and globally.
 - Creativity:** Think beyond our ports to the entire supply chain.
 - Opportunity:** Continually focus on sustainable growth.