

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 Choice PPO w/\$4000 deductible

Provider: <https://www.bcbstx.com/>

Cost: Blue Choice PPO

Employee Only – **FREE**

Employee + Spouse - \$282.36/PP

Employee + Children - \$262.40/PP

Employee + Family - \$623.81/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: <https://www.bcbstx.com/>

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 lens and frames once every 12 months. Laser correction surgery discount.

Provider: <https://eyemed.com/en-us>

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: 66.67% of weekly pay (up to \$1,000) after the employee is off work due to injury or sickness for 31 consecutive days for up to 22 weeks. Coverage is only offered for employee.

Provider: [MetLife](#)

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) after the employee is off work due to injury or sickness after 6 months. Coverage is only offered for employee.

Provider: [MetLife](#)

Cost: Employee Only - FREE

LIFE 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 they die while employed.

Provider: [MetLife](#)

Cost: Employee Only – FREE

SUPPLEMENTAL INSURANCE

Who Qualifies: Regular full-time employees

Eligibility: 91st day of employment

Coverage: Three (3) vendors listed below:

- 1) **MetLife** – all regular employees can choose options for Employee Life and/or Dependent Life.

Provider: [MetLife](#)

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

- 2) **Mutual of Omaha** – all regular employees can choose options for Accident Insurance, Critical Illness Insurance, and Hospital Indemnity Insurance.

Provider: <https://www.mutualofomaha.com/>

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

- 3) **Colonial Life** – all regular employees can choose options for Term Life Insurance or Whole Life Insurance.

Provider: <https://www.coloniallife.com/>

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

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 a recognized technical training school. The maximum payment for reimbursement is \$3,000 per calendar. Reimbursement rates are based on the final course grade achieved.

RETIREMENT

Who Qualifies: All regular employees

Eligibility: 1st day of employment for TCDRS and 91st day of employment for Nationwide and Mission Square Retirement.

Coverage: 3 plans detailed below:

1) **Texas County & District Retirement System (TCDRS)** – all regular employees are mandatorily enrolled in this retirement system at a set rate of 6% of bi-weekly pay. AACOG will match the employee's contributions at 200% at retirement. Vesting in the AACOG contribution is at 8 years of service. The employee is always 100% vested in the employee contribution.

Provider: <https://www.tcdrs.org/>

2) **Nationwide Deferred Compensation Plan** – 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: <https://www.nationwide.com/>

3) **Mission Square Retirement Deferred Compensation Plan** – 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: <https://www.missionsq.org/>

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 Governing Board.

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 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 SERVICES

Who Qualifies: Regular full-time employees

Eligibility: After 91st day of employment

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

Provider: <https://www.mycpitem.com/>

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. Reimbursement for exam and credential/license.

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.