



2026 BENEFITS AT A GLANCE

2026 BENEFIT COSTS (BI-WEEKLY)				
BENEFIT	EMPLOYEE ONLY	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD(REN)	EMPLOYEE + FAMILY
Medical POS	\$77.82	\$168.35	\$152.31	\$240.49
Medical HSA Low	\$24.36	\$51.17	\$46.30	\$73.09
Medical HSA Base (5K)	\$0.00	\$38.00	\$35.00	\$55.00
Dental Base	\$5.90	\$11.71	\$13.20	\$20.30
Dental Buy Up	\$8.55	\$17.03	\$19.22	\$29.53
Vision	\$2.64	\$6.74	\$6.74	\$6.74
Basic Life and AD&D	100% Employer Paid	---	---	---
Short-Term Disability	100% Employer Paid	---	---	---
Long-Term Disability	100% Employer Paid	---	---	---

MEDICAL – CIGNA

The City of Sandy Springs offers employees three health plan options: two HDHP w/HSA and a POS through Cigna.

MEDICAL PLAN SUMMARIES	POS	HSA LOW	HSA BASE (5K)
Calendar Year Deductible (ind/fam)	\$3,500/\$7,000	\$2,500/\$5,000	\$5,000/\$10,000
Out of Pocket Maximum (ind/fam)	\$6,000/\$12,000	\$3,500/\$6,550	\$6,500/\$13,000
Coinsurance	10% after deductible	10% after deductible	0% after deductible
Office Visit PCP/Specialist	\$20/\$40	10% after deductible	0% after deductible
Inpatient/Outpatient Hospital Services	10% after deductible	10% after deductible	0% after deductible
Emergency Department (waived if admitted)	10% after deductible	10% after deductible	0% after deductible
Prescription Drug	No Deductible	Medical deductible applies	Medical deductible applies
30 Day Retail (Tier 1/2/3)	\$10/\$50/\$70	\$10/\$50/\$70	\$10/\$50/\$70
90 Day Home Delivery (Tier 1/2/3)	\$30/\$150/\$210	\$30/\$150/\$210	\$30/\$150/\$210

HEALTH SAVINGS ACCOUNT (HSA) – HSA BANK

Employees enrolled in the HDHP medical plan can contribute pre-tax dollars to a Health Savings Account to pay for qualified expenses.

Employees are responsible to ensure that the IRS limit is not exceeded, including any amounts added for bonuses, or changes throughout the year.

2026 HSA Total Contribution Limits

- Single Coverage: \$ 4,400
- Family Coverage: \$ 8,750
- Age 55+ catch-up: \$1,000

2026 Employer HSA Contributions

- Employee Only: up to \$750
- Employee + Spouse/Child(ren): up to \$1,750
- Family Coverage: \$ 2,000

FLEXIBLE SPENDING ACCOUNTS – MEDCOM

Enroll in three types of Flexible Spending Accounts.

Health Care Flexible Spending Account

Pay for qualified medical/dental/vision expenses
The 2026 annual maximum contribution is \$3,400.
You can rollover up to \$680 in FSA funds.

Dependent Care Flexible Spending Account

Pay for qualified child/elder care expenses
The annual contribution limit IS \$7,500 or \$3,750 if Married and filing taxes separately.

Limited Purpose FSA (LFSA)

Is for employees enrolled in the HDHP with HSA medical plan and pays for qualified dental and vision expenses not covered by your HSA.

Annual maximum: \$3,400

Minimum contribution: \$250

You can rollover up to \$680 in LFSA funds.

DENTAL – GUARDIAN

The City of Sandy Springs offers employees two Dental plans through Guardian.

DENTAL SUMMARY	BASE PLAN	BUY UP PLAN
Deductible (individual/family)	\$50/\$150	\$50/\$150
Maximum Annual Benefit	\$1,500	\$2,000
Preventive Services	\$0 no deductible	\$0 no deductible
Basic Care	20% after deductible	20% after deductible
Major Restorative	50% after deductible	50% after deductible
Orthodontia (Children up to Age 19 for Base Plan & Age 26 for Buy Up Plan)	Plan pays 50% no deductible	Plan pays 50% no deductible

VISION - EYEMED

The City of Sandy Springs offers employees a vision plan through EyeMed.

VISION SUMMARY	IN NETWORK
Vision Exam (once every 12 months)	\$10 copay
Frames (once every 24 months)	\$130 allowance, then 20% off balance
Lenses (once every 12 months)	\$25 copay
Contacts	\$130 allowance then 15% off balance

ADDITIONAL BENEFITS

Employee Assistance Program—CIGNA/COMPSYCH
Confidential sessions with a counselor, financial planner or attorney for you and your eligible family members each calendar year. See Benefits Booklet for details.

Wellness Incentive Program
The City of Sandy Springs will host quarterly prize drawings for members who complete annual screenings. See Benefits Booklet for details.

LIFE, AD&D & DISABILITY – SYMETRA

The City of Sandy Springs provides you with company paid Basic Life, AD&D and Disability.

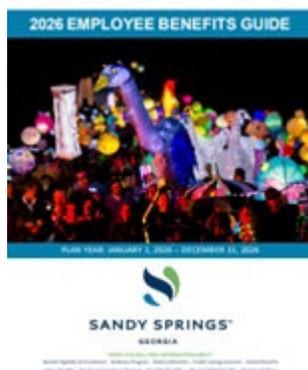
BASIC LIFE AND AD&D SUMMARY			
SYMETRA	COVERAGE	AD&D	AGE REDUCTION
Employee	4x annual salary up to \$1,000,000.	4x annual salary up to \$1,000,000.	50% at age 70; 35% at age 75
DISABILITY SUMMARY		SHORT-TERM DISABILITY (STD)	LONG-TERM DISABILITY (LTD)
Benefit Percentage		60% of weekly salary to \$2,500 per week	60% of monthly salary to \$10,000 per month
Benefits Begin		7 days after qualifying accident or illness	90 days after qualifying accident or illness
Benefit Duration		Up to 12 weeks	SSNRA

VOLUNTARY LIFE & AD&D – SYMETRA

The City of Sandy Springs provides you with the option to purchase additional Life and AD&D through Symetra.

VOLUNTARY LIFE AND AD&D SUMMARY			
COVERAGE	BENEFIT	GUARANTEED ISSUE	AGE REDUCTION
Employee Life and AD&D	Increments of \$10,000 up to \$500,000	\$100,000	50% at age 70 35% at age 75
Spouse Life	Increments of \$10,000 up to \$300,000; not to exceed 100% of employee benefit	\$10,000	
Child(ren) Life	\$5,000 or \$10,000	\$10,000	N/A

Scan the QR code to access the City of Sandy Springs' 2026 Benefit Guide



SYMETRA ACCIDENT INSURANCE

Symetra's Accident Insurance helps pay for out-of-pocket costs after an accident. Benefit amounts depend on the type of injury or service performed.

SYMETRA HOSPITAL INDEMNITY INSURANCE

This plan pays a fixed dollar benefit for each day of covered hospital stay. Pays benefits up to 30 days each year and per day amount is doubled in ICU. There are no pre-existing condition limitations. Includes benefit for mother + newborn.

SYMETRA CRITICAL ILLNESS INSURANCE

Symetra's Voluntary Critical Illness Insurance provides a lump sum payment if a covered condition is diagnosed after coverage takes effect. Covered conditions include heart attack, stroke, cancer, major organ failure, loss of sight/speech/hearing.