



SANDY SPRINGS™

GEORGIA

2025 BENEFITS AT A GLANCE

2025 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	\$24.36*	\$51.17**	\$46.30**	\$73.09**
Dental High	\$7.35	\$14.64	\$16.52	\$25.38
Dental Low	\$5.90	\$11.71	\$13.20	\$20.30
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	---	---	---

*Employees who use tobacco pay an additional \$46.15 per pay period above the rates in the chart.

** Employees will pay an additional \$69.23 per pay period if their dependents use tobacco.

MEDICAL – CIGNA

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

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

HEALTH SAVINGS ACCOUNT (HSA) – HSA BANK

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

2025 HSA Total Contribution Limits

- Single Coverage: \$ 4,300
- Family Coverage: \$ 8,550
- Age 55+ catch-up: \$1,000

2025 Employer HSA Contributions (City contribution)

- 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 2025 annual maximum contribution is \$3,300

Dependent Care Flexible Spending Account

Pay for qualified child/elder care expenses
The annual contribution limit is \$5,000 or \$2,500 if married and filing taxes separately.

Limited Purpose FSA (LPFSA)

Is for employees enrolled in the HDHP who have additional dental and vision expenses.

Annual maximum: \$3,200

DENTAL – CIGNA

The City of Sandy Springs offers 2 Dental plan through Cigna.

DENTAL SUMMARY	LOW PLAN	HIGH PLAN
Deductible (individual/family)	\$50/\$150	\$50/\$150
Maximum Annual Benefit	\$1,500	\$1,500
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)	Plan pays 50% no deductible	Plan pays 50% no deductible

VISION - EYEMED

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

VISION SUMMARY	IIN NETWORK	OUT OF NETWORK
Vision Exam (once every 12 months)	\$10 copay	Up to \$30
Frames (once every 24 months)	\$130 allowance, then 20% off balance	Up to \$65
Lenses (once every 12 months)	\$25 copay	Up to \$25/\$40/\$60/\$60
Contacts	\$130 allowance then 15% off balance	Up to \$104

LIFE AND AD&D – THE STANDARD

The City of Sandy Springs provides you with company paid Basic Life and AD&D benefits. Please refer to the Benefits Booklet for options to purchase additional Voluntary Life and AD&D benefits.

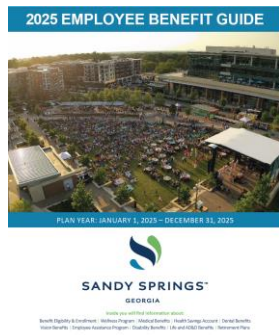
BASIC LIFE AND AD&D SUMMARY			
THE STANDARD	COVERAGE	AD&D	AGE REDUCTION
Employee	4x annual salary up to \$1,000,000.	4x annual salary up to \$1,000,000.	50% at age 70/35% at age 75

DISABILITY – THE STANDARD

The City of Sandy Springs also provides you with company paid Short and Long-Term Disability for eligible employees.

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 90 days	To age 65 or SSNA

Scan the QR code
to access the
City's benefit
guide



CIGNA HEALTHCARE WELLNESS Healthy Actions. Healthy Rewards.

Earn rewards by making healthy decisions.

Healthy activities such as completing a health assessment or digital coaching journey can not only improve your well-being but earn you up to \$100. To see a list of qualifying activities, go to **Rewards > How to Earn**.

Visit myCigna.com or download the myCigna® app today to set up your profile. Simply select the Wellness tab, then click “Get Started” to enroll. Or scan the QR code below.

