

Employee Benefits Package Comparison Chart

Topic	Utility Partners	Clearwater Solutions
<i>Medical Insurance Provider</i>	<i>United Healthcare</i>	<i>Blue Cross Blue Shield</i>
Employee Premium Amt.	\$60.00 bi-weekly	\$39.81 bi-weekly
Employee/Family Premium Amt.	\$160.00 bi-weekly	\$100.96 bi-weekly
Co-Pay Amount for Office Visits	\$30.00 in Network \$60.00 Specialist in Network	\$40.00 for all Office Visits
Emergency Room/Outpatient Copay	No Information Provided	Covered at 100% after \$170.00 copay
Deductibles	\$3,000 year Single w/ \$6,000 out of pocket max \$6,000 year Family w/ \$12,000 out of pocket max	\$400 year Single w/ \$1,500 out of pocket max \$1,200 year Family w/ \$4,500 out of pocket max
Prescriptions	\$15 Generic, \$40 Preferred, \$75 Non Preferred	\$20 Generic, \$35 Preferred, \$80 Non Preferred
<i>Dental Insurance Provider</i>	<i>Guardian</i>	<i>Blue Cross Blue Shield</i>
Employee Premium Amt.	\$10.00 bi-weekly	\$10.35 bi-weekly
Employee/Family Premium Amt.	\$30.00 bi-weekly	\$28.20 bi-weekly
<i>Vision Insurance Provider</i>	<i>Guardian</i>	<i>Humana</i>
Employee Premium Amt.	\$3.00 bi-weekly	\$4.31 bi-weekly
Employee/Family Premium Amt.	\$8.00 bi-weekly	\$10.47 bi-weekly
Co-pay Amount	Exam \$10.00, Materials \$10.00	Exam \$15.00, Materials \$15.00
<i>Life Insurance Offered</i>	Yes	Yes
Disability and AD&D Ins. Offered	Not Specified	Yes
Cancer and Other Ins. Offered	Yes	Yes
<i>Retirement Plan Offered</i>	<i>Yes, 401K thru Hancock Bank</i>	<i>Yes, 401K thru ING Retirement Services</i>
Plan Details	U.P. will match up to 50% of Emp Contributions	CWS will match unspecified % of Emp. Contr.
Other	Immediate Entry and Vesting	Unspecified other details

Topic	Utility Partners	Clearwater Solutions
<i>Paid Leave and Holidays</i>		
Vacation	0-5 years service = 2 weeks vacation yearly 5-10 years service = 3 weeks vacation yearly 10 years plus = 4 weeks	0-1 year service = 1 week vacation yearly 2-10 years service = 2 weeks vacation yearly 10 years plus = 3 weeks vacation yearly
Sick Leave	2 weeks per year	12 days yearly for salaried employees 6 days yearly for non salaried employees
Carryover Leave time from City?	No	Yes
City years of service considered for Leave Accrual Rate?	Yes, if vested in PERS	Yes, no preconditions
Other Types of Leave Honored	Bereavement, Jury, Military, Voting, FMLA	Bereavement, Jury, FMLA
Holidays	Will observe same as City of Gautier	Will observe same as City of Gautier
<i>Other</i>		
Will hire all affected Employees?	Plan to hire all but two. Will offer these two first priority for any unfilled positions.	Yes, will hire all affected employees.
Pay Status of city employees?	Will honor all salaries currently paid by COG to the affected employees. Some employees may receive an increase based on job duties.	Raises will be given immediately to cover the difference in cost between employee's health insurance and new health insurance with CWS.