



March 26, 2025

**Addendum #2
RP008-25
Provision of Professional Brokerage Services on a Multi-Year Contract**

The proposal due date has changed. Proposals must be returned in a sealed container marked on the outside with the Request for Proposal number and Service Provider Name. Proposals will be received until 2:50 P.M. local time on **April 9, 2025** at the Gwinnett County Financial Services - Purchasing Division – 2nd Floor, 75 Langley Drive, Lawrenceville, Georgia 30046. Any proposal received after this date and time will not be accepted.

Please see Questions and Updated Responses from Addendum 1

- Q7. Please provide the following information:
- **Employee census** including age, gender and plan elections (Y/N for Life, Disability, Medical, Dental and Vision)
 - **2025 Enrollment guide** for actives and for post-65 retirees.
- A7. **See attached 2025 Enrollment Guide. The Employee Census will be released in addendum 3.**
- Q8. Regarding Gwinnett retirement plans:
- Does Gwinnett not currently have a retirement plan consultant? What has prompted Gwinnett to hire one now?
 - Does Gwinnett have a current Investment Policy Statement (IPS)? If so, please provide. Please provide the Annual Plan Review for Gwinnett's Defined Benefit, 457(b) and 401(a) Plans or a consolidated version.
 - Please provide a copy of the plan documents and administrative service agreements.
 - Is Gwinnett looking for quarterly due diligence review meetings? If so, is Gwinnett looking for those committee meetings to be in person, virtually, or a combination?
 - Is Gwinnett paying for the retirement plan consulting services? Or is it being built into the plan expenses?
- A8. **Responses:**
- **Gwinnett is under contract with Voya for DC retirement plan services. As previously described in On Demand Services, this carve out would be dependent on projects, needs, and services, not yet determined.**
 - **See attached Other Post-Employment Benefits (OPEB) Policy and the Investment Policy Statement.**
 - **See attached Retirement Plan Review.**
 - **Gwinnett is open to suggestions.**
 - **All Voya accounts are charged a monthly service fee.**

Q18. The request for proposal states that non-Medicare eligible retirees have the same medical coverage options as active employees with a few additional options. Please specify the below:

- What, if any, are the eligibility requirements for a retiree to be deemed “eligible” for enrollment in the active group medical coverage offerings?
- Please clarify the “additional coverage options” made available to non-Medicare eligible retirees.
- Please confirm the level of retiree medical subsidized rates; Are eligible retirees offered active group rates or are the rates subsidized at some level?
- Please specify the plan options available to Medicare eligible retirees. Please confirm if these plan options are subsidized by Gwinnett to any extent.

A18. Responses:

- **Employees must be retirement-eligible with at least 10 years of service.**
- **Non-medicare eligible retirees are offered additional plans with our self-funded medical plan.**
- **See attached OPEB Policy**
- **No, active group rates are not offered. Please see attached OPEB Policy.**
- **See attached Medicare Eligible Plan Options.**

Q25. Please share a few specific challenges Gwinnett would like to address regarding the benefits programs over the next several years.

A25. Communication, benefits available, navigating the benefit ecosystem, rising prices market-wide. Education on being a responsible consumer of benefits. Compliance to the constant changes in regulations.

Q29. On Page 9, in the Fees Schedule section, Gwinnett is asking for an estimated cost on a commission basis. To accurately estimate annual commissions, please provide the count of participants and total annual premiums of each benefit plan.

A29. Active 4,715. Retirees 1,783. See the 2025 Enrollment Guide for annual premiums.

Attachments:

- 2025 Enrollment Guide
- OPEB Policy
- Investment Policy Statement
- Retirement Plan Review
- Medicare Eligible Plan Options

Acknowledge receipt of this addendum on Page 10 of the proposal document.

Sincerely,



Dana Garland, CPPB, FOII, NIGP-CPP
Purchasing Manager

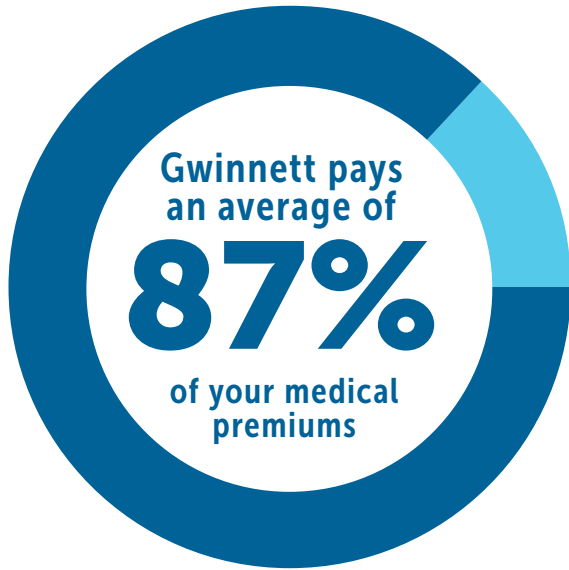


2025

Employee Benefits Enrollment Guide



Total Rewards



**BASE SALARY + BENEFITS
= TOTAL COMPENSATION**

**Employees with one
year of service receive**

13
SICK
DAYS

13
ANNUAL
LEAVE DAYS

13
HOLIDAYS

Gwinnett Benefits

Choose what's right for you!

- Medical, dental, and vision
- Life and disability insurance
- Pre-tax spending accounts
- Critical illness, accident, and hospital indemnity coverage
- Identity theft protection

Gwinnett Perks

Free for ALL benefits eligible employees!

- Basic life insurance – 3x base salary up to \$300,000
- Long-term disability
- Employee Assistance Program
- Family planning and support
- Paid parental leave
- Tuition reimbursement
- \$ave Program
- LinkedIn Learning
- Employee referral incentive up to \$5,000
- Wellness program
- Access to Employee Wellness Center
- Language learning through Rosetta Stone
- Access to the Calm app
- Access to the Noom app

Benefits Selection Checklist

Log on to *My GCHub* then Select Benefits

- Select **Family Member/Dependent** to review and update your dependents
- Select **Benefits Enrollment**, then **Annual Enrollment 2025**, and go through the enrollment application
- Be sure to print your benefits confirmation statement
- Review beneficiaries, and update as needed

Log on to *GCRetire.com*

- Review beneficiaries, and update as needed
- Review and consider increasing your contribution to your deferred 457(b) account
- Consider opting in to auto-escalate

Life Status Change

New child, marriage, or loss of coverage?

If you experience a qualifying life event during the year, you may change your benefit elections if the requested coverage change is consistent with the event. The Benefits Division must be notified within 30 days of the qualifying event. Common qualifying life events include marriage, divorce, birth or adoption of a child, and death of a covered dependent, to name a few.

If you are unsure if you have a qualifying event, please see the complete list in the 2025 Employee Benefits Book by visiting *GC Workplace*, or calling the Benefits Division at **770.822.7915**.

Medical Plans



Choose from two Aetna Medical plans.

| | HSA SILVER | HSA GOLD |
|--|----------------------|----------------------|
| Deductible (<i>Individual/Family</i>) | \$2,350/\$4,700 | \$1,650/\$3,300 |
| Doctor Office Visit | 30% after deductible | 15% after deductible |
| Specialist Office Visit | 30% after deductible | 15% after deductible |
| Coinsurance (<i>How much you pay</i>) | 30% after deductible | 15% after deductible |
| Out-of-Pocket Max (<i>Individual/Family</i>) | \$4,900/\$9,800 | \$2,800/\$5,600 |
| Inpatient Hospital | 30% after deductible | 15% after deductible |
| Emergency Care | 30% after deductible | 15% after deductible |
| Preventive Care | \$0 | \$0 |
| Prescription Drug Coverage | | |
| Generic (<i>Retail/Mail Order – up to 90 days</i>) | 30% after deductible | 15% after deductible |
| Preferred Brand (<i>Retail/Mail Order – up to 90 days</i>) | 30% after deductible | 15% after deductible |
| Non-Preferred Brand (<i>Retail/Mail Order – up to 90 days</i>) | 30% after deductible | 15% after deductible |
| Biweekly Premiums for Non-Tobacco Users with wellness program participation | | |
| Employee Only* | \$16.56 | \$58.08 |
| Employee + Spouse* | \$99.60 | \$182.76 |
| Employee + Children* | \$84.60 | \$155.40 |
| Employee + Family* | \$136.80 | \$251.40 |

*The medical premiums listed above are based on no tobacco use and wellness participation. Employees who certify that they use tobacco are subject to a \$27.69 bi-weekly premium surcharge. Employees who do not participate in the wellness program or meet the program deadlines are also subject to a \$27.69 wellness opt-out surcharge.

Medical Plans



Choose from two Kaiser Medical plans.

| | SILVER HMO | GOLD HMO |
|--|------------------------|-----------------------|
| Deductible (<i>Individual/Family</i>) | \$2,150/\$4,300 | \$1,200/\$2,400 |
| Doctor Office Visit | \$65 copay | \$35 copay |
| Specialist Office Visit | \$85 copay | \$55 copay |
| Coinsurance (<i>How much you pay</i>) | 30% after deductible | 20% after deductible |
| Out-of-Pocket Max (<i>Individual/Family</i>) | \$6,100/\$12,200 | \$3,700/\$7,400 |
| Inpatient Hospital | 30% after deductible | 20% after deductible |
| Emergency Care | 30% after deductible | 20% after deductible |
| Preventive Care | \$0 | \$0 |
| Prescription Drug Coverage | | |
| Generic (<i>Retail/Mail Order – up to 90 days</i>) | \$30 copay/\$60 copay | \$10 copay/\$20 copay |
| Preferred Brand (<i>Retail/Mail Order – up to 90 days</i>) | \$70 copay/\$140 copay | \$40 copay/\$80 copay |
| Non-Preferred Brand (<i>Retail/Mail Order – up to 90 days</i>) | N/A | N/A |
| Biweekly Premiums for Non-Tobacco Users with wellness program participation | | |
| Employee Only* | \$5.64 | \$52.20 |
| Employee + Spouse* | \$77.52 | \$170.88 |
| Employee + Children* | \$66.12 | \$145.20 |
| Employee + Family* | \$106.68 | \$234.84 |

*The medical premiums listed above are based on no tobacco use and wellness participation. Employees who certify that they use tobacco are subject to a \$27.69 bi-weekly premium surcharge. Employees who do not participate in the wellness program or meet the program deadlines are also subject to a \$27.69 wellness opt-out surcharge.

Cigna Dental Plans

| | Cigna DHMO | Cigna PPO Mid-Option | Cigna PPO High-Option |
|---|---|--|--|
| Deductible (<i>Individual/Family</i>) | \$0/\$0 | \$100/\$300 | \$50/\$150 |
| Benefit Maximum | N/A | \$1,000 per person | \$1,500 per person |
| WellnessPlus® Progressive Maximum Benefit | N/A | When you or your family member receive any preventive care service during one plan year, the annual dollar maximum will increase in the following year until it reaches the highest level specified below: | |
| | | Year 4 & beyond: \$1,300 | Year 4 & beyond: \$1,800 |
| Diagnostic/Preventive (<i>e.g., teeth cleanings, X-rays</i>) | For a complete list of DHMO copays, see Schedule of Benefits on GC Workplace. | No out-of-pocket cost. Expense applied to benefit maximum. | No out-of-pocket cost. Expense applied to benefit maximum. |
| Basic Benefits (<i>e.g., fillings, extractions</i>) | | 20% after deductible | 20% after deductible |
| Major Benefits (<i>e.g., crowns, bridges, prosthetics</i>) | | 50% after deductible | 50% after deductible |
| Orthodontia (<i>Child and adult</i>) | | Not covered | 50% after deductible; \$2,500 lifetime maximum |
| Biweekly Premiums | | | |
| Employee Only | \$5.68 | \$15.98 | \$23.77 |
| Employee + Spouse | \$11.35 | \$31.93 | \$47.54 |
| Employee + Children | \$14.20 | \$39.91 | \$59.43 |
| Employee + Family | \$17.03 | \$47.86 | \$71.18 |

Please note: The removal of bony-impacted wisdom teeth is covered under the medical plan and not the Cigna Dental plan.

VSP® Vision Plans

| | VSP Basic | VSP Premier |
|---|---|---|
| Routine Eye Exam | \$10 copay | \$15 copay |
| Lenses (<i>Single vision, bifocal, trifocal, lenticular</i>) | \$10 copay | \$15 copay |
| Frames | \$10 copay; \$120 allowance plus 20% off amount exceeding the allowance (Once every other calendar year) | \$15 copay; \$150 allowance plus 20% off amount exceeding the allowance (Once every calendar year) |
| Contact Lenses (<i>Once per calendar year</i>) | \$60 lens fitting; \$120 allowance | \$60 lens fitting; \$150 allowance |
| Biweekly Premiums | | |
| Employee Only | \$2.23 | \$4.71 |
| Employee + Spouse | \$4.56 | \$9.61 |
| Employee + Children | \$4.72 | \$9.94 |
| Employee + Family | \$7.53 | \$15.89 |

Life and Disability

Basic Life Insurance

Gwinnett automatically enrolls you in basic life insurance worth three times your annual base salary up to a maximum of \$300,000 at no cost to you.

Optional Life Insurance

In addition to basic life insurance, you may elect to purchase additional coverage for yourself in \$50,000 increments. You change to elect up to five times your annual base salary to a maximum of \$500,000, subject to a statement of health. Your enrollment in optional life insurance will not impact the County's basic life insurance.

Spouse Insurance

For spousal coverage, you can elect to purchase coverage in increments of \$10,000, up to \$100,000, subject to a statement of health.

Child Life Insurance

You may elect to carry life insurance on your children. You can elect coverage for \$10,000 or \$20,000. A statement of health is not required.

Short-term Disability

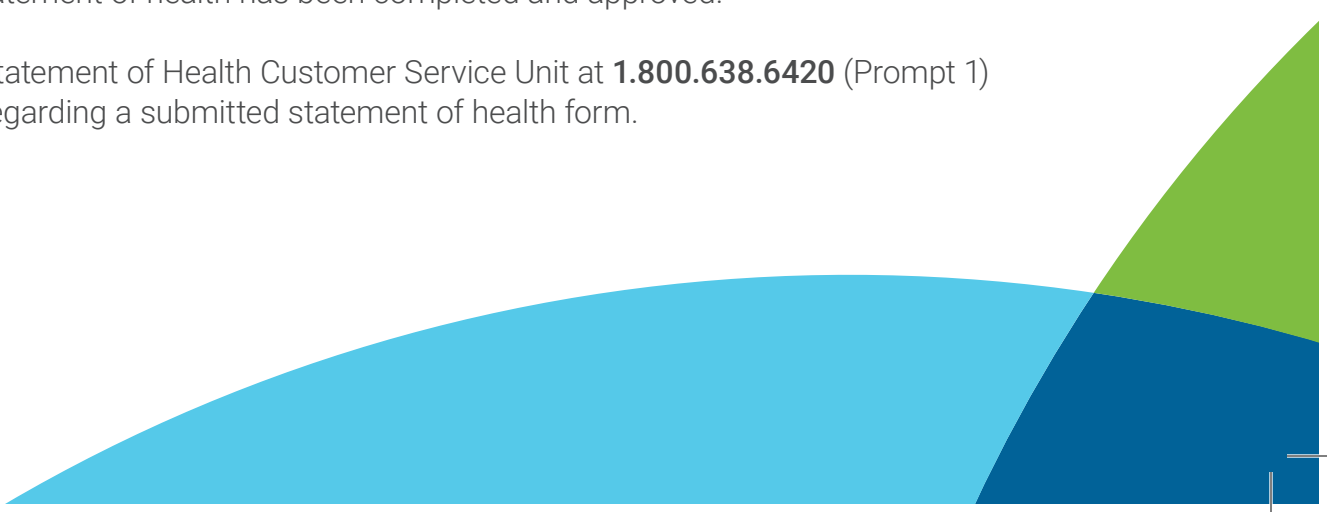
If you're unable to work due to illness or injury that is not work-related, short-term disability offers benefits equal to 60 percent of your base earnings, up to a maximum weekly benefit of \$1,200. You can choose from three short-term disability options with 15, 30, or 60-day waiting periods. A statement of health may be required for enrollment or changes.

Long-term Disability

If you continue to be unable to work due to illness or injury that is not work-related, the County provides coverage at no cost to you. This benefit offers you 60 percent of your base earnings, up to a maximum monthly benefit of \$5,000.

For life and disability rates, visit *GC Workplace*, then Employee Benefits to access the benefits book. For plans that require a statement of health form, MetLife will email the statement of health to the enrollee and follow up with a mailed paper form if it has not yet been completed electronically. The statement of health is a series of questions about your health history and status. You will not be enrolled in coverage until the statement of health has been completed and approved.

Please contact the Statement of Health Customer Service Unit at **1.800.638.6420** (Prompt 1) with any questions regarding a submitted statement of health form.



Spending Accounts



Our medical plans come with or can be supplemented with a pre-tax savings account administered by WEX that you can use to pay eligible health care expenses. Review the chart below to see which accounts fit your medical plan election.

| | HSA | HRA | Health Care FSA | Dependent Care FSA |
|---|---|--|---|--|
| Which plans does it work with? | Aetna | Kaiser | Kaiser or Waived | Any plan or waived coverage |
| How does it work? | A tax-advantaged personal savings account that helps you save for out-of-pocket health care expenses, now or down the road. Gwinnett also funds the account when you participate in the wellness program. | Gwinnett funds the account when you participate in the wellness program. | A tax-advantaged account that helps you set aside money to pay for health care expenses that occur during the plan year. | A tax-advantaged account that helps you set aside money to pay for dependent care expenses summer day camp, or elder care that occur during the plan year. |
| I want to use my money on my dependents. Who is eligible? | Any tax dependents | Dependents covered on the medical plan. | Any tax dependents | Tax dependents who are children under the age of 13 or adults who are physically or mentally unable to care for themselves. |
| Who owns the account? | You. You can take it with you, even if you retire, change jobs, or change health plans. | Gwinnett | You. If you don't use all the funds, you forfeit them each year. | |
| Who can contribute? | You and Gwinnett | Gwinnett only | You only | |
| What are my annual maximum contribution limits? | Single: \$4,300 Family: \$8,550 The limits include the Gwinnett contribution. | N/A | Up to \$3,200 | Up to \$5,000 per household |
| Do unused funds in my account carry over to the next year? | Yes, unused balances carry over. Funds are yours to keep and you never lose them, even if you change jobs or stop working. | Yes, funds are yours to keep as long as you work for Gwinnett. | No, use it or lose it. You'll need to spend your funds within the plan year and submit any outstanding receipts no later than March 31, 2026. | |
| Can I invest funds or earn interest on them? | Yes, once the account balance reaches \$1,000, you can invest through your WEX online account. | No | | |
| Can it be combined with another health account? | No | Yes, an HRA and a health care FSA can be used together. | | N/A |

Supplemental Benefits



Critical Illness Coverage

Critical illness insurance provides benefits if you or your covered dependents are diagnosed with cancer, heart attack, stroke, or other major illnesses. You have three options to choose from: \$10,000, \$20,000, or \$30,000. There is a \$75 wellness benefit for each insured family member per year.

Accident Coverage

In the event of an injury caused by an accident, such as a fracture or dislocation, you receive a cash benefit. Basic and enhanced plans are available. Additional benefits include a \$50 wellness benefit for each covered member and travel benefits, including emergency personal services, medical assistance, and emergency transportation services while on your trip.

Hospital Indemnity Coverage

If you are admitted to the hospital, hospital indemnity pays a cash benefit to members. You can receive \$1,100 for the first day of admission and \$100 per day up to 30 days. There is also payment for critical care and rehabilitation services. Your hospital indemnity policy can be used up to eight times per year.

| Bi-weekly Premiums | Accident Basic/Enhanced | Hospital Indemnity |
|---------------------|-------------------------|--------------------|
| Employee Only | \$3.74/\$6.65 | \$4.39 |
| Employee + Spouse | \$6.02/\$12.23 | \$10.90 |
| Employee + Children | \$7.94/\$13.24 | \$7.25 |
| Employee + Family | \$10.22/\$18.82 | \$13.75 |

For critical illness high and low options, see the Coverage Guide on *GC Workplace*. Call **877.236.7564** or visit Presents.Voya.com/EBRC/Gwinnett.



The Identity Theft Protection Platinum Plus Plan offers a wide range of services, such as identity, credit, and social media monitoring, as well as real-time alerts and 24/7 assistance.

| | |
|-------------------|--------|
| Employee Only | \$4.11 |
| Employee + Family | \$7.34 |

Aetna One Advisor

Managing your health and your benefits can be challenging — but you don't have to do it alone. With Aetna One Advisor, you have the power and hearts of an entire team behind you to help you simplify your health and live your best life.

The Aetna One Advisor Member Advocate Team consists of a:

- Member advisor
- Well-being advisor
- Health advisor
- Pharmacist
- Nurse
- Medical director

You can count on your Aetna One Advisor Advocate Team to help with all of your health needs, such as understanding your benefits, sticking to your care plan, and saving money. The Aetna One Advisor Advocate Team is available to make health care easier, no matter what assistance you may need.

To access this benefit, simply log in to your Aetna account at **Aetna.com** or call **866.307.6077**.

Gwinnett Employee Wellness Center

We've teamed up with Crossover Health to bring you and your family new and improved healthcare services through the Gwinnett Employee Wellness Center. The Crossover Health physicians aim to create a personalized provider relationship, giving you additional time to discuss your healthcare needs and put your health first. This new partnership will also expand the services and tools available to you and your dependents on both the Aetna and Kaiser plans, providing a convenient and affordable healthcare option for your entire family.

New services available to you

- Select pediatric care
- Dependents ages 3 and older who are on a medical plan can now be seen for acute care and sports physicals.
- Reduced co-pays
- \$20 sick visits and no-cost preventive screenings
- Access to a registered dietitian
- Partner with the onsite dietitian for nutrition and expert dietary advice to help manage diabetes, aid in your weight loss journey, or seek guidance for managing other chronic illnesses.

For more information, visit **CrossoverHealth.com/Gwinnett**.



Mental Health Resources

All Full-time and Part-time Employees

Guidance Resources with ComPsych

Gwinnett's confidential Employee Assistance Program, or EAP, offers mental health and work-life services. Employees and anyone in their household are eligible for four free visits per issue per year. Powered by ComPsych®, GuidanceResources® provides 24/7 support, resources, and information to help with all of life's challenges. From no-cost, confidential counseling and legal support to financial information and personalized work-life resources, we've got you covered.

Visit **GuidanceResources.com** to create an account by clicking Register. Then, enter "Gwinnett" for the Organization Web ID. Call **1.866.365.0817** if you have questions or need assistance.

Public Safety Employees

Responder Health

This program is available to all first responders and civilian public safety employees and their families. It is designed to improve mental well-being by offering direct access to trusted peers who know and understand what first responders are going through. The program has a mobile app and a 24/7 helpline that is staffed by retired first responders and is completely confidential. Call **425.655.7556** or go to **ResponderHealth.com** to get started. **Coupon code: GCGA**

Aetna Members

Brightline

Brightline offers free virtual behavioral health support for adolescents under the age of 18. Visit **HelloBrightline.com/gwinnett** or call **888.224.7332** to get started.

AbleTo

AbleTo provides employees and their dependents 18 and over with one-on-one therapy and coaching. Log into your account at **Aetna.com** to get started.

Kaiser Permanente Members

Headspace

Headspace helps members cope with some of life's most common challenges. You can use Headspace for 90 days per year at no cost. To sign up, log into your Kaiser account at **KP.org/GwinnettCounty.com**.

Lifestance

Lifestance is available to employees and their covered dependents. It has psychiatrists, psychologists, and licensed therapists that use supported practices to tailor care to fit your needs. Visit **LifeStance.com/Kaiser-GA** or call **980.766.1807** to find a provider and start treatment.

SonderMind

SonderMind is available to employees and their covered dependents. It has appointments seven days a week, online and in-person. Visit **SonderMind.com/Insurance/Kaiser-Permanente** to sign up or call **844.843.7279** for more information.

Georgia Helplines

988 Georgia

988 is a direct, national three-digit line that connects individuals with suicide prevention and mental health crisis resources. 988 calls, texts, and chats in Georgia are answered by the Georgia Crisis and Access Line, 24 hours a day, 7 days a week, 365 days a year.

Visit **988Ga.org** for more information.

United Way 211

United Way 211 is an information and referral service that gathers information on community resources to refer you to resources that meet your needs. Currently, digital platforms will give you the fastest service. You can search online or download the 211 app to access a searchable database of resources. You can also text 211od to 898211 to receive a list of referrals based on your ZIP code.

Visit **211online.UnitedWayAtlanta.org** to learn more.

OneStop4Help

Facing health, hunger, or housing challenges? Visit **GwinnettOneStop.com** for help.



2025 Retiree Benefits Enrollment Guide



Benefits Selection Checklist

Log on to GC Retiree

- Log on to **GwinnettCounty.com**
- Select Login in the upper right corner of the screen
- Click on the GC Retiree banner
- Scroll down and click on *My GCHub* Login (formerly ESS)
- Enter your username and password (if you are unable to log in, call **770.822.7915**)
- Verify your address, phone number, and email address
- Verify your dependents
- Select your 2025 Benefits Enrollment
- Print your benefits confirmation statement

Benefits and Retirement Contact Information

| Contact | Phone number | Website |
|----------------------------|-----------------------|------------------------------|
| Retirement | | |
| Transamerica | 888.976.8196 | Transamerica.com |
| Voya | 855.492.1818 | GCRetire.com |
| 401h REHN | 800.872.8979 Ext. 779 | CDH.REHNOnline.com |
| Medical Plans | | |
| Humana | 866.396.8810 | Humana.com |
| Aetna | 866.307.6077 | Aetna.com |
| Kaiser | 404.760.3549 | KP.org |
| Dental & Vision | | |
| Cigna Dental | 800.244.6224 | Cigna.com |
| VSP Vision | 800.877.7195 | VSP.com |
| Gwinnett | | |
| Retirement Team | 770.822.7915 | GC-Retire@GwinnettCounty.com |

For detailed information,
see the 2025 Retiree Benefits Book.

Pre-Medicare Plans



| | Max Choice Bronze | Max Choice Silver | Max Choice Gold | Traditional PPO |
|---|----------------------|----------------------|----------------------|----------------------|
| Deductible (Individual/Family) | \$3,900/\$7,800 | \$2,350/\$4,700 | \$1,650/\$3,300 | \$1,600/\$3,200 |
| Doctor Office Visit | 30% after deductible | 30% after deductible | 15% after deductible | \$50 copay |
| Specialist Office Visit | 30% after deductible | 30% after deductible | 15% after deductible | \$75 Copay |
| Coinsurance (How much you pay) | 30% after deductible | 30% after deductible | 15% after deductible | 30% after deductible |
| Out-of-Pocket Max (Individual/Family) | \$6,900/\$13,800 | \$4,900/\$9,800 | \$2,800/\$5,600 | \$4,200/\$8,400 |
| Inpatient Hospital | 30% after deductible | 30% after deductible | 15% after deductible | 30% after deductible |
| Emergency Care | 30% after deductible | 30% after deductible | 15% after deductible | 30% after deductible |
| Preventive Care | 0% | 0% | 0% | 0% |
| Prescription Drug Coverage | | | | |
| Generic (Retail/Mail Order – up to 90 days) | 30% after deductible | 30% after deductible | 15% after deductible | \$20/\$40 copay |
| Preferred Brand (Retail/Mail Order – up to 90 days) | 30% after deductible | 30% after deductible | 15% after deductible | \$50/\$100 copay |
| Non-Preferred Brand (Retail/Mail Order – up to 90 days) | 30% after deductible | 30% after deductible | 15% after deductible | \$75/\$150 copay |
| Monthly Pre-Medicare Rates | | | | |
| Retiree Only | \$212.94 | \$395.82 | \$595.23 | \$638.22 |
| Retiree + Spouse | \$425.88 | \$791.65 | \$1,190.48 | \$1,531.25 |
| Retiree + Children | \$437.48 | \$684.38 | \$953.56 | \$1,492.35 |
| Retiree + Family | \$650.41 | \$1,080.20 | \$1,548.80 | \$1,552.20 |
| Monthly Blended Rates | | | | |
| Blended rates are based on one or more persons covered on the plan being Medicare eligible. | | | | |
| Retiree + Spouse (1 Medicare) | \$303.37 | \$486.25 | \$866.66 | \$1,045.01 |
| Retiree + Children (1 Medicare) | \$314.97 | \$378.99 | \$819.60 | \$786.38 |
| Retiree + Family (1 Medicare) | \$527.91 | \$774.81 | \$1,043.99 | \$1,067.34 |
| Retiree + Family (2 Medicare) | \$405.40 | \$469.42 | \$539.19 | \$504.29 |

*Plan details listed are for in-network providers only.
 **If you cancel/decline coverage you may not be eligible to re-enroll.

Pre-Medicare Plans



| | HMO Silver | HMO Gold |
|---|----------------------|----------------------|
| Deductible (<i>Individual/Family</i>) | \$2,150/\$4,300 | \$1,200/\$2,400 |
| Doctor Office Visit | \$65 copay | \$35 copay |
| Specialist Office Visit | \$85 copay | \$55 copay |
| Coinsurance (<i>How much you pay</i>) | 30% after deductible | 20% after deductible |
| Out-of-Pocket Max (<i>Individual/Family</i>) | \$6,100/\$12,200 | \$3,700/\$7,400 |
| Inpatient Hospital | 30% after deductible | 20% after deductible |
| Emergency Care | 30% after deductible | 20% after deductible |
| Preventive Care | 0% | 0% |
| Prescription Drug Coverage | | |
| Generic (<i>Retail/Mail Order – up to 90 days</i>) | \$30/\$60 copay | \$10/\$20 copay |
| Preferred Brand (<i>Retail/Mail Order – up to 90 days</i>) | \$70/\$140 copay | \$40/\$80 copay |
| Non-Preferred Brand (<i>Retail/Mail Order – up to 90 days</i>) | N/A | N/A |
| Monthly Pre-Medicare Rates | | |
| Retiree Only | \$344.85 | \$536.95 |
| Retiree + Spouse | \$689.70 | \$1,073.93 |
| Retiree + Children | \$615.52 | \$944.06 |
| Retiree + Family | \$960.38 | \$1,411.86 |
| Monthly Blended Rates | | |
| Blended rates are based on one or more persons covered on the plan being Medicare eligible. | | |
| Retiree + Spouse (1 Medicare) | \$435.28 | \$651.08 |
| Retiree + Children (1 Medicare) | \$383.01 | \$606.88 |
| Retiree + Family (1 Medicare) | \$705.95 | \$965.32 |
| Retiree + Family (2 Medicare) | \$451.53 | \$518.80 |

*Plan details listed are for in-network providers only.
 **If you cancel/decline coverage you may not be eligible to re-enroll.

Medicare-Eligible Plans



| Humana Medicare Advantage | |
|---|----------------|
| Deductible (Individual) | \$150 |
| Doctor Office Visit | \$15 |
| Specialist Visit | \$30 |
| Ambulance Services | \$75 |
| Out-of-Pocket Max (Individual) | \$3,400 |
| Inpatient Hospital | \$500 per stay |
| Emergency Care | \$50 |
| Preventive Care | \$0 |
| Prescription Drug Coverage | |
| Generic (Retail/Mail Order – up to 90 days) | \$10/\$15 |
| Preferred Brand (30 day/90 day) | \$30/\$75 |
| Non-Preferred Brand (30 day/90 day) | \$60/\$150 |
| Monthly Rates | |
| Retiree Only | \$90.43 |
| Retiree + Spouse (both >65) | \$275.07 |

Important Notice: You are required to apply for Medicare 90 days prior to the date you or your covered dependent becomes Medicare eligible. Generally your coverage starts the first of your birthday month. After you receive your Medicare card, also called the red, white, and blue card, you need to provide it to Gwinnett County. Failure to apply for Medicare A and B will result in cancellation of your medical coverage.

Wellness and Rewards Program

Go365® by Humana™ makes wellness fun and easy while helping you reach your physical and emotional goals.

Activities include:

- Annual wellness visit
- Mammogram
- Colorectal screening
- Diabetic eye exams
- Kidney function testing
- SilverSneakers participation
- Social and educational activities

You can use the same login information from your MyHumana account to log onto **Go365.com** to learn more about activities and redeem exciting rewards. Track your activity and redeem gift cards at **MyHumana.com** or by completing a paper form.

Cigna Dental Plans

| | Cigna DHMO | Cigna PPO Mid-Option | Cigna PPO High-Option |
|--|---|--|--|
| Deductible (<i>Individual/Family</i>) | \$0/\$0 | \$100/\$300 | \$50/\$150 |
| Benefit Maximum | N/A | \$1,000 per person | \$1,500 per person |
| WellnessPlus® Progressive Maximum Benefit | N/A | When you or your family member receive any preventive care service during one plan year, the annual dollar maximum will increase in the following year until it reaches the highest level specified below: | |
| | | Year 4 & beyond: \$1,300 | Year 4 & beyond: \$1,800 |
| Diagnostic/Preventive (<i>e.g., teeth cleanings, X-rays</i>) | For a complete list of DHMO copays, see Schedule of Benefits on GC Workplace. | No out-of-pocket cost. Expense applied to benefit maximum. | No out-of-pocket cost. Expense applied to benefit maximum. |
| Basic Benefits (<i>e.g., fillings, extractions</i>) | | 20% after deductible | 20% after deductible |
| Major Benefits (<i>e.g., crowns, bridges, prosthetics</i>) | | 50% after deductible | 50% after deductible |
| Orthodontia (<i>Child and adult</i>) | | Not covered | 50% after deductible; \$2,500 lifetime maximum |
| Monthly Premiums | | | |
| Retiree Only | \$12.31 | \$34.62 | \$51.50 |
| Retiree + Spouse | \$24.60 | \$69.18 | \$103.01 |
| Retiree + Children | \$30.76 | \$86.47 | \$128.76 |
| Retiree + Family | \$36.90 | \$103.69 | \$154.23 |

Please note: The removal of bony-impacted wisdom teeth is covered under the medical plan and not the Cigna Dental plan.

VSP® Vision Plans

| | VSP Basic | VSP Premier |
|--|---|---|
| Routine Eye Exam | \$10 copay | \$15 copay |
| Lenses (<i>Single vision, bifocal, trifocal, lenticular</i>) | \$10 copay | \$15 copay |
| Frames | \$10 copay; \$120 allowance plus 20% off amount exceeding the allowance (<i>Once every other calendar year</i>) | \$15 copay; \$150 allowance plus 20% off amount exceeding the allowance (<i>Once every calendar year</i>) |
| Contact Lenses (<i>Once per calendar year</i>) | \$60 lens fitting; \$120 allowance | \$60 lens fitting; \$150 allowance |
| Monthly Premiums | | |
| Retiree Only | \$4.84 | \$10.21 |
| Retiree + Spouse | \$9.88 | \$20.83 |
| Retiree + Children | \$10.22 | \$21.53 |
| Retiree + Family | \$16.32 | \$34.42 |

Employee Wellness Center

Pre-Medicare Retirees

Crossover Health

The Gwinnett Employee Wellness Center has always been a convenient and cost-effective healthcare option for pre-Medicare members and dependents. We've teamed up with Crossover Health to bring you and your family new improved healthcare services. The Crossover Health physicians aim to create a personalized provider relationship, giving you additional time to discuss your healthcare needs and put your health first. This new partnership will also expand the services and tools available to you and your dependents on both the Aetna and Kaiser plans, providing a convenient and affordable healthcare option for your entire family.

Mental Health Resources

Retired Employees

Guidance Resources with ComPsych

Gwinnett's confidential Employee Assistance Program, or EAP, offers mental health and work-life services. Retirees and anyone in their household are eligible for four free visits per issue per year. Powered by ComPsych®, GuidanceResources® provides available 24/7 support, resources, and information to help with all of life's challenges. From no-cost, confidential counseling and legal support to financial information and personalized work-life resources, we've got you covered.

Visit [GuidanceResources.com](https://www.guidanceresources.com) to create an account by clicking Register. Then, enter "Gwinnett" for the Organization Web ID. Call **1.866.365.0817** if you have questions or need assistance.

Aetna Members

Brightline

Brightline offers free virtual behavioral health support for adolescents under the age of 18. Visit [HelloBrightline.com/gwinnett](https://www.hellobrightline.com/gwinnett) or call **888.224.7332** to get started.

AbleTo

AbleTo provides employees and their dependents 18 and over with one-on-one therapy and coaching. Log into your account at [Aetna.com](https://www.aetna.com) to get started.

Kaiser Permanente Members

Headspace

Headspace helps members cope with some of life's most common challenges. You can use Headspace for 90 days per year at no cost. To sign up, log into your Kaiser account at [KP.org/GwinnettCounty.com](https://www.kp.org/GwinnettCounty.com).

LifeStance

LifeStance is available to employees and their covered dependents. It has psychiatrists, psychologists, and licensed therapists that use supported practices to tailor care to fit your needs. Visit [LifeStance.com/Kaiser-GA](https://www.lifestance.com/Kaiser-GA) or call **980.766.1807** to find a provider and start treatment.

SonderMind

SonderMind is available to employees and their covered dependents. It has appointments seven days a week, online and in-person. Visit [SonderMind.com/Insurance/Kaiser-Permanente](https://www.sondermind.com/Insurance/Kaiser-Permanente) to sign up or call **844.843.7279** for more information.

Georgia Helplines

988 Georgia

988 is a direct, national three-digit line that connects individuals with suicide prevention and mental health crisis resources. 988 calls, texts, and chats in Georgia are answered by the Georgia Crisis and Access Line, 24 hours a day, 7 days a week, 365 days a year.

Visit **988Ga.org** for more information.

United Way 211

United Way 211 is an information and referral service that gathers information on community resources to refer you to resources that meet your needs. Currently, digital platforms will give you the fastest service. You can search online or download the 211 app to access a searchable database of resources. You can also text 211od to 898211 to receive a list of referrals based on your ZIP code.

Visit **211online.UnitedWayAtlanta.org** to learn more.

OneStop4Help

Facing health, hunger, or housing challenges? Visit **GwinnettOneStop.com** for help.

**GWINNETT COUNTY GOVERNMENT
FUNDING AND ELIGIBILITY POLICY FOR
OTHER POST-EMPLOYMENT BENEFITS (OPEB)**

I. PURPOSE AND INTENT

The purpose of this policy is to:

1. Define eligibility for former employees and their eligible dependents to continue to participate in the County group benefits plan which includes medical, dental and vision benefits.
2. Assist the County in complying with Governmental Accounting Standards Board Statements related to Other Post-Employment Benefits (OPEB).
3. Provide for cost sharing between the County and OPEB participants.
4. Establish mechanisms for funding the OPEB liability.
5. Comply with all applicable State and Federal legislation.

A. Authorizing Legislation:

- i. Federal: ERISA-exempt; COBRA (29 USCA §1161 et seq.); Americans with Disabilities Act (42 USCA §12102 et seq.); Internal Revenue Code §125 and implementing regulations.
- ii. Georgia: 1983 Georgia Constitution, Art. IX, §2, ¶ 1 (f); OSCA §§ 36-1-11.1(a) and 45-18-5.
- iii. Local: Resolution of the Gwinnett County Board of Commissioners, October 27, 1992.
- iv. Administration: Department of Human Resources and Department of Financial Services.

II. OVERVIEW

There are currently four (4) groups of persons associated with Gwinnett County Government who may participate in Gwinnett County's OPEB benefits program. They are the Retirees, Inactive Employees, Ex-Elected Officials and In-Line-of-Duty participants.

III. OPEB PARTICIPANTS AND THEIR ELIGIBLE DEPENDENTS

Definitions:

1. *Participant:* Any former County official or Employee who is eligible and enrolled in and County-provided OPEB health plan – medical, dental or vision.
2. *Eligible Dependent:*
 - A. A Participant's Legal Spouse who was eligible to be covered for County benefits at the time of Retirement or the date of the Inactive Status. A Legal Spouse is not eligible if the Participant and the spouse are legally separated, divorced or have obtained an annulment; or is a common law spouse, unless the common law marriage was recognized as valid by the Gwinnett County Benefits Office prior to July, 1, 1997.
 - B. A Dependent Child of an Active Official or Employee. A Dependent Child who was eligible to be covered for County benefits at the time of Retirement or the date of the Inactive Status and is a natural child, stepchild or legally adopted child of an Active Official or Employee from the date the Active Official or Employee becomes legally responsible for the child and not yet age 26. A Dependent Child who works full or part-time is not rendered ineligible by virtue of his/her own employment.
 - C. A Disabled Child: A Disabled Dependent who was eligible to be covered for County benefits at the time of Retirement or the date of the Inactive Status and is a child who is mentally or physically disabled and totally dependent on the Active Official or Employee for support, regardless of age. Medical certification of disability by the Gwinnett County Human Resources Department is required within 30 days of the child's 26th birthday and periodically thereafter.
3. *Change in Life Status Event:* Defined by Federal Law and regulations as a:
 - A. Change in marital status, including marriage, death of a spouse, divorce, legal separation or annulment.
 - B. Change in the number of dependents, including birth, adoption and placement for adoption or death of a dependent.
 - C. Change in employment status, including termination or commencement of employment of the employee, spouse or dependent.
 - D. Change in the work schedule, including an increase or decrease in the number of hours of employment by the employee, spouse or dependent,

including a switch between full-time and part-time status, a strike or lockout or commencement or return from an unpaid leave of absence.

- E. Change which causes dependent to satisfy or cease to satisfy the requirements for coverage due to attainment of age, student status, marriage or any similar circumstances as provided under the health/dental plan which covers the employee.
- F. Change in the place of residence or work site of the employee, spouse or dependent.

In the event IRC §125 and/or implementing regulation(s) are amended, this section will be considered to be automatically amended to conform thereto.

IV. RETIREES AND THEIR ELIGIBLE DEPENDENTS

Definition:

- I. *Retiree*: A person who has met the specific eligibility requirements for retirement and has retired under the Gwinnett County Defined Benefit Pension Plan or the Gwinnett County Defined Contribution Plan. An Inactive Employee who meets the eligibility requirements to receive Gwinnett County group health benefits (see eligibility section below) will be considered a Retiree for purposes of these guidelines once he/she satisfies the eligibility requirements to begin drawing a normal retirement benefit from the defined benefit or defined contribution plan.

Eligibility:

A Retiree and Eligible Dependents (see Section III of this policy) of a Retiree.

The Enrollment Process for Retirees

Retirees are given the opportunity to elect to continue receiving group health benefits at the time of actual retirement. (Life and disability benefits are not offered to Retirees.) If the opportunity to elect to continue group health benefits is not elected within thirty (30) days of retirement and the Retiree does not have comparable health coverage elsewhere, coverage will not again be offered and the Retiree will have waived the option to participate in Gwinnett County's group health benefits for life. Changes during the plan year may be made only pursuant to Section III of this policy (Definition for Change of Life Status Event).

If at any time the Retiree waives health coverage because he/she has other group health coverage that is comparable to the coverage offered to Retirees by Gwinnett County, the Retiree may subsequently elect County Retiree health benefits only in the event of involuntary loss of the other coverage (e.g., through loss of employment). The Retiree

must make such election within thirty (30) days of loss of coverage and must provide satisfactory documentation of continuous group health coverage since the date of retirement. Plan election will not allow a break in coverage. The Gwinnett County Health Plan effective date will be the day following loss of prior health coverage.

In the event of death of an Active County Official or Employee who has satisfied the retirement eligibility requirements, the spouse and eligible dependents of the County Employee, who were eligible to be covered for County benefits at the time of death, will be allowed to continue health insurance at the prevailing retiree rates. If the spouse and eligible dependents do not elect to enroll within thirty (30) days of the date of death, he/she will have waived any opportunity to obtain group health benefits through Gwinnett County. Only a surviving spouse and dependents covered at time of the County Employee's death will be eligible for continued coverage.

Cost Sharing

The cost of Gwinnett County's group health benefits is shared by the County and participants. Funding is approved by the Board of Commissioners through the annual budget process. Monthly premium rates for Retirees are set annually after a review of the actuarial costs of the retiree group in light of funding provided by the Board of Commissioners, with the precise amount being determined and set by the Department of Financial Services and Department of Human Resources. The actuarial cost reviewed will include anticipated annual cash flow for claims and expenses, amortization of existing unfunded OPEB liability and accrual of additional OPEB Liability.^{1 2}

The Retiree's monthly premium amount is due in the Human Resources Department on the first day of each month. The Retiree's failure to pay the monthly premium within thirty (30) days can result in benefits cancellation. Reinstatement of benefits can be authorized only with the approval of the County Administrator or designee.

V. INACTIVE EMPLOYEES AND THEIR ELIGIBLE DEPENDENTS

Definitions:

I. *Inactive Employee:* An Employee who is on Unpaid Leave Status.

¹ A Retiree who retired before 1992 pays the monthly premium rate in effect for Retiree participants in 1992.

² Rehired Employees who remain in a Gwinnett County Defined Benefit Plan retirement status must remain in the retiree health plan and continue to pay prevailing retiree rates provided they work less than 30 hours per week.

2. *Expiration of Coverage*: When referring to disability insurance, means no further benefits are payable to the claimant under any circumstances, usually due to the claimant reaching the limiting age for coverage or the policy limits of coverage having been paid.

Eligibility for Employees with Inactive Status commencing before July 1, 2007

- I. An Inactive Employee who has less than 3 years of service:
 - A. May continue his/her current benefits for up to twenty-four (24) months after being placed on inactive status, if employment is not sooner terminated, or
 - B. If employment is terminated during this 24-month period, the option to continue receiving benefits pursuant to COBRA will be offered unless the employee is receiving Gwinnett County Short-Term³ or Long-Term Disability.
 - C. If an Employee is receiving Gwinnett County Short-Term or Long-Term Disability, he/she may continue his/her current benefits for twenty-four (24) months.
2. An Inactive Employee who has 3 or more years of active service and in an approved Leave of Absence for up to one year:
 - A. May continue his/her current benefits until he/she becomes eligible for retirement, if employment is not sooner terminated.
 - B. If employment is terminated, the option to continue receiving benefits pursuant to COBRA will be offered unless the Employee is receiving Gwinnett County Short-Term or Long-Term Disability.
 - C. If an Employee is receiving Gwinnett County Short-Term or Long-Term Disability, he/she may continue his/her current benefits until eligible to retire.
3. Inactive Employees whose Long-Term Disability (LTD) benefits are terminated by the LTD insurer prior to expiration of coverage and who have a minimum of ten (10) years of active service:
 - A. May continue to receive health benefits at prevailing retiree rates as long

³ Employees who have not elected to have Short Term Disability insurance may satisfy this requirement for the first 180 days of disability by providing satisfactory documentation that they have a personal disability that would qualify under the Family Medical Leave Act.

as they were determined to be totally disabled by the Social Security Administration effective on a date prior to their termination of employment from Gwinnett County;

- B. Must apply annually for this option and provide satisfactory documentation of continuing total disability from the Social Security Administration.

Eligibility for Employees with Inactive Status commencing on or after July 1, 2007

- I. An Inactive Employee who has less than ten (10) years of service:
 - A. May continue his/her current benefits for up to twenty-four (24) months after being placed on Inactive Status, if employment is not terminated sooner.
 - B. If employment is terminated during this twenty-four (24) month period, the option to continue receiving benefits pursuant to COBRA will be offered unless the employee is receiving Gwinnett County Short-Term or Long-Term Disability.
 - C. If an Employee is receiving Gwinnett County Short-Term or Long-Term Disability; he/she may continue his/her current benefits for twenty-four (24) months.
- 2. An Inactive Employee who has ten (10) or more years of active service and in an approved Leave of Absence for up to one year:
 - A. May continue his/her current benefits until he/she becomes eligible for retirement, if employment is not terminated sooner.
 - B. If employment is terminated, the option to continue receiving benefits pursuant to COBRA will be offered unless the Employee is receiving Gwinnett County Short-Term or Long-Term Disability.
 - C. If an Employee is receiving Gwinnett County Short-Term or Long-Term Disability, he/she may continue his/her current benefits until eligible to retire.
- 3. Inactive Employees whose Long-Term Disability (LTD) benefits are terminated by the LTD insurer prior to expiration of coverage and who have a minimum of ten (10) years of active service:
 - A. May continue to receive health benefits at the prevailing retiree rates as long as they were determined to be totally disabled by the Social Security Administration effective on a date prior to their termination of employment from Gwinnett County;

B. Periodic documentation of the disability may be requested.

The Enrollment Process for Inactive Employees

Enrollment for an Inactive Employee takes place during the Annual Enrollment period. If the Inactive Employee does not elect to re-enroll during the Annual Enrollment period, he/she will have waived any opportunity to obtain group health benefits for the plan year. Changes may be made during the plan year only pursuant to COBRA regulations.

Funding of Group Benefits for Inactive Officials and Employees

Health Benefits: The cost of Gwinnett County's group health benefits is shared by the County and participants. Funding is approved by the Board of Commissioners through the annual budget process. Premium rates for Inactive Officials and Employees are set annually after a review of the actuarial cost of the active employee group in light of funding provided by the Board of Commissioners, with the premium amount being determined by the Department of Financial Services and the Department of Human Resources⁴.

Inactive Employees who commence receiving Long-Term Disability benefits on or after July 1, 2007, must pay the prevailing retiree rates for health benefits.

The Inactive Employee's monthly premium amount for health benefits is due in the Human Resources Department on the first day of each month. The Inactive Employee's failure to pay the monthly premium within thirty (30) days can result in benefits cancellation. Reinstatement of benefits can be authorized only with the discretion of the County Administrator or designee.

Department Directors are notified whenever Inactive Employees elect to continue their current health benefits and the department will continue to be charged with County's portion of the premium costs. Once the Inactive Employee's employment is terminated, however, whether by resignation or otherwise, the department will no longer be charged for the County's portion of the premium costs.

⁴ Inactive Employees disabled prior to 1989 remain grandfathered at the established premium rate.

VI. EX-ELECTED OFFICIALS AND THEIR ELIGIBLE DEPENDENTS

Definition:

1. *Ex-Elected Official:* Any County Official who is leaving or has left office after completion of at least one full term in office.

Eligibility:

1. An Ex-Elected Official⁵ and his/her Eligible Dependents who were eligible to be covered for County benefits at the time the County Official left office, until such time as the Ex-Elected Official becomes eligible to obtain group health benefits under any other plan. As part of the Annual Enrollment process, covered Ex-Elected Officials must confirm that they and their dependents remain ineligible to obtain group health benefits under any other plan.
2. Eligible Dependents of an Ex-Elected Official until such time as they become ineligible for County coverage.
3. Life and Disability benefits are not offered to Ex-Elected Officials.

The Enrollment Process for Ex-Elected Officials

An Ex-Elected Official is given the opportunity to elect to continue receiving group health benefits prior to leaving office. If the opportunity is not elected within thirty (30) days of leaving office, coverage will not be offered again at a later date. Otherwise, the Gwinnett County Human Resources Department will administer this program with the same requirement as for Retirees.

Death of a County Elected Official or Ex-Elected Official

In the event of the death of a County Elected Official while in office or after leaving office, the spouse and eligible dependents of the County Elected Official will be allowed to continue health insurance at the prevailing retiree rate.

Cost Sharing

The cost of Gwinnett County's group health benefits is shared by the County and participants. Funding is approved by the Board of Commissioners through the annual budget process.

⁵ Except that any Ex-Elected Official who has been removed from office pursuant to OCGA § 21-4-1 *et seq.* or for conviction of any crime requiring removal from office is not eligible to continue to receive group health benefits after his/her removal.

Monthly premium rates for Ex-Elected Officials are set annually after a review of the actuarial cost of the retiree group in light of funding provided by the Board of Commissioners, with the precise amount being determined by the Department of Financial Services and the Department of Human Resources. Ex-Elected Officials pay the same monthly premium rate as Retirees.

VII. IN-LINE OF DUTY PARTICIPANTS

Definition:

1. *In-Line of Duty Death:* Occurs when an Active Employee's death arises in and during the course of scope of his/her employment with Gwinnett County. The phrase "arises in and during the course of the scope of employment" shall be construed in such manner as to be consistent with OCGA §34-9-1(4).

Eligibility:

The following persons are eligible to continue to participate in group health benefits through the County following the in-line duty death of an Active Employee:

1. The Active Employee's surviving spouse, who was eligible for County benefits at the time of the employee's death, until such time as he/she are eligible to obtain group health benefits under another plan; and
2. The Active Employee's Eligible Dependents, who were eligible for County benefits at the time of the Employee's death, who (i) are in life at the time of the Active Employee's death or (ii) were born to the Active Employee's widow within nine (9) months of the Active Employee's death, until such time as he/she becomes eligible to obtain group health benefits under any other plan.

The Enrollment Process for In-Line of Duty Participants

The surviving spouse or dependents of an Active Employee who have suffered an in-line of duty death is given the opportunity to elect to continue receiving group health benefits within thirty (30) days of the death. If the opportunity is not elected at that time, coverage will not again be offered and the surviving spouse or dependents will have waived the option to participate in Gwinnett County's group health benefits for life. If the surviving spouse or dependents elect to continue receiving group health benefits, coverage will continue under the plan the Active Official or Employee chose prior to death until annual re-enrollment.

In the event that the surviving spouse of an Active Employee who has suffered an in-line duty of death is an Active Employee of the Gwinnett County Board of Commissioners, election of the health benefits option will remain open. The surviving spouse will be

allowed to elect group health benefits at prevailing retiree rates with thirty (30) days of any subsequent, future change of employment status, termination or retirement.

Cost Sharing

The costs of Gwinnett County's group health benefits are shared by the County and participants. Funding is approved by the Board of Commissioners through the annual budget process. Monthly premium rates for In-Line of Duty Participants are set annually after a review of the actuarial cost of the retiree group in light of funding provided by the Board of Commissioners, with the precise amount being determined by the Department of Financial Services and the Department of Human Resources. In-Line of Duty participants pay the same monthly premium rate as retirees unless the surviving spouse is a County employee who may elect to continue active coverage.

The In-Line of Duty Participant's monthly premium amount is due in the Human Resources Department on the first day of each month. The In-Line of Duty Participant's failure to pay the monthly premium within thirty (30) days can result in benefits cancellation. A reinstatement of benefits can be authorized only with the direction of the County Administrator or designee.

VIII. FUNDING MECHANISMS

Funding Trust

All funds contributed for payment of OPEB expenses and for the amortization of OPEB liabilities will be deposited into a trust account at the Custodial Bank contracted by the Retirement Plans Management Committee (RPMC). The funds shall be exclusively used for funding expenses related to OPEB participants. Funds will be invested under the management of the RPMC, and all earnings will be used to defray OPEB costs.

Funding Sources

At a minimum, the following sources of funding will be contributed to the Trust:

1. All County matching contributions as described in Section IX.
2. Reserves for the payment of obligations under the plan.
3. All prescription drug rebates and subsidies received for OPEB participant claims.
4. All stop-loss insurance reimbursements received for OPEB participant claims, investment earnings and;
5. Other appropriations of the OPEB trust

Determination of Premium or Contribution Rates

Monthly premium rates for OPEB participants are set annually after review of the actuarial cost of the retiree group in light of funding provided by the Board of Commissioners, with the precise amount being determined by the Department of Financial Services and Department of Human Resources. The actuarial cost review will include anticipated annual cash flow for OPEB participant claims and expenses, amortization of existing unfunded OPEB liability and accrual of additional OPEB liability.

IX. PARTICIPANT ELIGIBILITY AND EMPLOYER CONTRIBUTIONS

Effective July 1, 2007, employees hired into or transferred into full-time positions must have a minimum of ten (10) years credited service toward retirement and must retire directly from Gwinnett County in order to be eligible to participate in the retiree health plan. Active employees participating in a Gwinnett County retirement plan prior to July 1, 2007, must only retire directly from Gwinnett County in order to be eligible to participate in the retiree health plan.

Effective January 1, 2017 the County's monthly Employer Contribution for retiree health plan participants will be set by the Director of Human Resources and the Director of Financial Services. Should the County's Contribution for active employee health plans exceed the amounts detailed below, the County will only contribute the amounts below for retiree plan participants.

| Category | County Contribution Less than or equal to |
|--|---|
| Retiree (Pre-Medicare) | \$1,000.00 |
| Retiree + Spouse (both Pre-Medicare) | \$2,000.00 |
| Retiree + Child(ren) (Pre-Medicare) | \$1,200.00 |
| Retiree + Family (Pre-Medicare) | \$2,200.00 |
| Retiree (Medicare) | \$250.00 |
| Retiree + Spouse (both Medicare) | \$500.00 |
| Retiree + Spouse (one Medicare) | \$1,250.00 |
| Retiree + Child(ren) (Ret Medicare) | \$450.00 |
| Retiree + Family (both Medicare) | \$700.00 |
| Retiree + Family (Pre-Medicare/Medicare) | \$1,450.00 |

The Director of Financial Services and the Director of Human Resources are authorized each year to determine the appropriate County contribution levels for the following year, consistent with meeting the County's goals for managing reportable OPEB liability.

Effective with retirements beginning on or after January 1, 2005, Medicare-eligible retirees and dependents must participate in both Medicare Parts A and B, to be eligible for County provided retiree health care benefits at the lower “on Medicare” retiree contribution rates.

X. COORDINATION WITH MEDICARE

Effective January 1, 2008, all participants and dependents who are eligible for Social Security disability and Medicare must participate in Medicare Part A and B. Notwithstanding the provisions of Section IX, above, the Director of Financial Services and the Director of Human Resources are authorized to establish uniform administrative guidelines and procedures for the coordination of OPEB benefits with Medicare when doing so reduces the overall cost of the benefits, reduces OPEB liability or is cost-effective while maintaining for Medicare participants a total benefit that is comparable to the benefits received by non-Medicare retirees. Included in this authorization is the approval to provide to Medicare participants a different health plan or health benefit plan design than the health benefits provided to non-Medicare participating retirees and dependents.

XI. COMPLIANCE WITH THE AMERICANS WITH DISABILITIES ACT

In the provision of other post-employment benefits, it is the intent of Gwinnett County at all times to ensure compliance with the provisions of the Americans with Disabilities Act.

XII. DISCLAIMER

This policy does not create any entitlement to any benefit in any person. This policy may be altered, modified, discontinued or withdrawn at any time with notice. Gwinnett County reserves the right to change or eliminate OPEB benefits and funding policies at any time. In the event of conflict between this policy and any law or plan documents, the terms of the law or plan documents shall govern.

Investment Policy Statement

401(a) Defined Contribution Pension Plan 457(b) Deferred Compensation Plan

Gwinnett County sponsors the Gwinnett County Board of Commissioners Defined Contribution Pension Plan and the Gwinnett County Board of Commissioners Deferred Compensation Plan (individually, the “Plan”, or collectively, the “Plans”). The Plans are participant directed retirement plans maintained to provide retirement income for participants, and to allow participants (beneficiaries, if applicable) to personally direct how his or her contributions and balances in the Plans are invested among a diverse menu of investment options offered under the Plans.

The Gwinnett County Board of Commissioners (the “Board of Commissioners”) has approved and appointed the Retirement Plans Management Committee (the “RPMC”) to oversee the Plans on behalf of the participants and beneficiaries, including the responsibility for the investment options offered under the Plans. The RPMC has delegated to the Investment Committee of the RPMC (the “Investment Committee”) the responsibility for reviewing and evaluating on a periodic basis the performance of the investment options offered to participants under the Plans.

Purpose

The Plans’ participants and beneficiaries are expected to have different investment objectives, time horizons and risk tolerances. To meet these varying investment needs, the RPMC will employ a logical and diligent process to select a menu of investment options that provides Plan participants with the ability to allocate their individual account balances among a broad range of investment options to construct diversified portfolios that reasonably span the spectrum of risk and return. The RPMC, Investment Committee and Board of Commissioners are not providing investment or tax advice to any participants and will not be responsible for any loss to any participant resulting from the participant’s investment selection or from any action taken in accordance with the participant’s investment direction.

This Investment Policy Statement sets forth a construct in which the investment options offered under each Plan will be selected and monitored, including that decisions will be made prudently, in the best interests of the Plan and its participants and to provide benefits and defray reasonable expenses of Plan administration. This Statement is intended to assist the RPMC and the Investment Committee in meeting their responsibilities with respect to the selection and monitoring of the investment options offered under the Plans.

Specifically, the purpose of this Investment Policy Statement is to:

- Effectively monitor, supervise, and manage the investment of the Plans to ensure that the assets of the Plans are invested with appropriate safeguards and diversification for the exclusive benefit of the participants and beneficiaries.

- Revise or make changes to reflect changing conditions due to statutory or regulatory law, investment climate or market conditions.
- Identify the categories and asset classes of investment alternatives to be made available to participants.
- Establish investment performance objectives and measurement standards.
- Provide a procedure for the on-going evaluation of the investment options offered under the Plans.
- Provide guidelines for the addition, termination or replacement of any investment options.
- Evaluate investment consultants, third-party service providers, and other professionals whose expertise is deemed by the RPMC and the Investment Committee to be appropriate or necessary.

Duties and Responsibilities

Retirement Plans Management Committee and Investment Committee

When acting as a fiduciary, the RPMC and the Investment Committee must act prudently and for the exclusive interests of the Plan participants and their beneficiaries. More specifically, the primary responsibilities of the RPMC and the Investment Committee with respect to the Plans' investments are to:

1. Develop and maintain the Investment Policy Statement.
2. Select investment options to be offered by the Plan that include a broad range of asset classes with distinct risk and return profiles so that each participant may adequately diversify his or her account.
3. Avoid prohibited transactions and conflicts of interest.
4. Periodically review and evaluate the investment results of the selected investment options against established performance measurement criteria.
5. If the RPMC deems appropriate, select an investment consultant to assist with the selection and monitoring of Plan investment options.

The Investment Consultant

If an investment consultant is hired, the RPMC may assign certain duties and responsibilities to such investment consultant, including without limitation, the following:

1. Assist in the development and periodic review of the Investment Policy Statement.

2. Provide periodic performance reports and monitor the performance of the investment options and appropriate benchmarks.
3. Conduct investment fund searches when requested by the RPMC or the Investment Committee.
4. Advise the RPMC and the Investment Committee regarding the selection, termination and replacement of investment options offered under the Plans.
5. Periodically review the fees and expenses of the Plans and the Plans' investment options and report the findings to the RPMC and the Investment Committee.

The Custodian

The custodian is responsible for holding Plan assets in custody for the exclusive purpose of providing benefits to Plan participants and their beneficiaries in accordance with that certain custodial agreement with Gwinnett County.

Investment Objectives

The overall investment objective is to offer participants a broad range of investment alternatives that provide diversification of both asset classes and risk levels, to allow participants to invest on a long-term basis for retirement. Each Plan's investment alternatives will present a reasonable opportunity for participants to materially affect their potential return on assets and investment risk, as well as to diversify their investments so as to minimize the risk of large losses, taking into account the nature of the Plan and the size of participant accounts. Each Plan will offer diversified investment options each of which will have materially different risk and return characteristics. These investment alternatives should, in the aggregate, enable a participant to achieve a portfolio with risk and return characteristics appropriate for that individual. The investment alternatives are intended to minimize through diversification the overall risk of a participant's portfolio.

Investment Option Selection

The RPMC will select investment options that it believes will meet the Plan's diverse investment needs. Each investment option when selected, at a minimum, shall meet the standards set forth below:

Performance return versus Peer Group:

3 year category percentage rank is in top 50th percentile.
5 year category percentage rank is in top 50th percentile.

Performance return versus Benchmark:

3 year performance is greater than the benchmark.
5 year performance is greater than the benchmark.

Operations/Other:

The net assets of the fund are greater than \$100MM.

The fund's manager tenure is greater than 3 years.

In selecting target date funds, the RPMC will take into account additional factors such as the fund's glide path, asset allocation strategy, level of diversification and overall structure and operations. In recognition of the fact that benchmarks available for target date funds do not generally account for variations in glide path, asset allocation, diversification, structure and operations considered in selecting such funds, such benchmarks will be reviewed in light of these considerations.

Performance Monitoring and Replacement of Investment Options

Performance Monitoring

The RPMC and Investment Committee will monitor and evaluate the Plan's investment options on a periodic basis, typically quarterly via the investment consultant's performance report. The RPMC and the Investment Committee acknowledge that fluctuating rates of return characterize the securities markets, particularly during short-term time periods. Recognizing that short-term fluctuations may cause variations in performance, the RPMC and Investment Committee intend to evaluate fund performance from a long-term perspective.

The evaluation process will encompass a fund's characteristics, relative and absolute performance, and applicable risk evaluation metrics, all of which are illustrated in the performance report. To enhance the efficiency of the quarterly fund review process, an initial screening framework will be utilized. The following categories will be examined:

- Performance return versus Peer Group
- Performance return versus Benchmark
- Operations/Other
 - Fund asset size
 - Fund manager tenure

Should a fund meet the following three minimum standards listed below, no further action is required:

1. The 3 or 5-year category percentage peer rank is in the top 50th percentile or the 3-year or 5-year performance is greater than the benchmark;
2. The net assets of the fund are more than \$100MM; and
3. The fund's manager tenure is 3 years or greater.

Any fund not satisfying the three above criteria will undergo a more heightened qualitative and quantitative review by the Investment Committee, in consultation with the investment consultant.

The Investment Committee will provide the RPMC with a recommendation, along with background and substantiation, regarding the retention or replacement of any investment option requiring this additional heightened review and oversight.

Performance Monitoring for Target Date Funds

In addition to the above referenced criteria, additional factors should be considered when monitoring target date funds. Such factors include the fund's glide path, asset allocation strategy and level of diversification, overall structure and operations, and any changes to the Plan's demographics or goals.

Replacement of Investment Options

Periodic monitoring may identify investment options that fall short of expectations and may appear to be candidates for replacement. Before an investment option is removed from the Plan or replaced, the RPMC and the Investment Committee may do the following:

1. Carefully monitor the investment option for a period of time to determine if and when it should be considered for replacement.
2. Reconsider the investment needs of Plan participants to determine if the removed investment option should be replaced by a similar investment option or if the overall scheme of investment alternatives under the Plan should be modified and the removed investment option replaced by a different type of investment option.
3. Review the utilization of the fund by Plan participants to determine whether the addition of a similar investment option should be offered as a replacement of or an addition to the existing investment option. If the investment option will not be removed, a decision may be made as to whether additional investments by the Plan participants into the option will be permitted.
4. Review the available "universe" of possible investment options to keep abreast of possible alternatives that meet the criteria established under the "Investment Option Selection" section above.

Proxy Voting

To the extent that the responsibility for voting proxies of securities held in an investment option is not the responsibility of an investment manager, the Investment Committee will determine the proper voting of proxies related to the investment option. Because the investment options are prudently selected and monitored, and underperforming investment options are removed when necessary, the Investment Committee will usually vote in support of the management proposals in the proxies. However, the Investment Committee will review the proxy statements for proposals which could be detrimental to the best interests of the Plan and its members and will vote the Plan's shares against those proposals. For example, the Investment Committee will generally vote against proposals which:

1. Increase the expenses of the investment option.
2. Increase the risk of the investments in the investment option.
3. Would result in a change to an investment style inconsistent with the objective and targeted asset class for which the investment option was chosen.

Self-Directed Brokerage Account

Provided that the Plan allows such an option, each eligible Plan participant may transfer a portion (or all) of their account balance into a self-directed brokerage account option offered under the Plan and direct the purchase and sale of securities from his or her account. The responsibility for voting proxies of securities held in the self-directed brokerage account lies exclusively with the Plan participant.

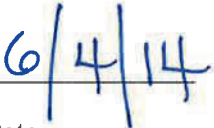
Investment Policy Statement Evaluation

The Investment Committee will review this Investment Policy Statement at least annually and, if appropriate, recommend any changes to the RPMC. It is not expected that the Investment Policy Statement will change frequently. In particular, short-term changes in the financial markets should not require adjustments to the Investment Policy Statement.

Agreement

This Investment Policy Statement was approved by the RPMC on May 22, 2014, supersedes any previous Investment Policy Statements for the Plans, and should remain in force until amended or revoked.

Signed 
RPMC Chairperson


Date

Gwinnett County 4Q24 Quarterly Report

Presented by: Voya
February 2025



Key Initiatives

| Plan Health | | Employee Engagement | |
|-------------|-------------------------------------|---------------------|---|
| 96.2% | Participation Rate - 457(b) Plan | 91.4% | Beneficiary Designations for Actives across plans |
| 6.2% | Average Deferral Rate - 457(b) Plan | 77% | Digital Engagement |
| 10.8% | 457(b) Plan loans | 1,941 | Individual Meetings with Education Specialists |

Current and Future Initiatives

- Recurring strategy meetings
- Targeted communication
- Expanded reporting by department
- Secure 2.0 regulatory provisions
- 2025 goals with KPIs
- Financial Fridays
- National Retirement Security Week in April

2025 Goals

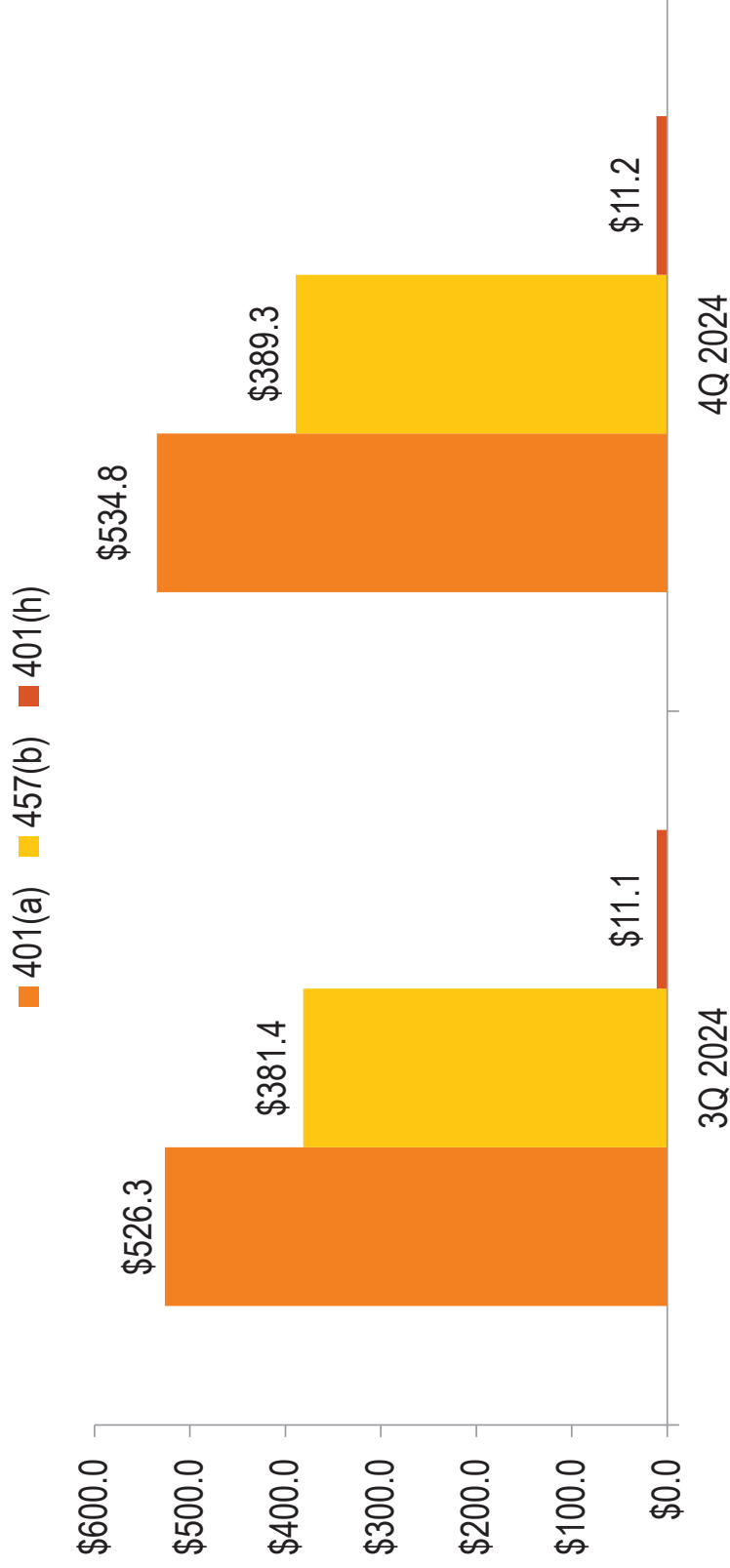
| Retirement Readiness | | | | | | |
|---|--------|------|------|------|------|----------------|
| | GOAL | 1Q25 | 2Q25 | 3Q25 | 4Q25 | Target to Goal |
| Average Deferral Rate in 457(b) Plan | 7.0% | | | | | |
| Beneficiary Designation – actives | 96% | | | | | |
| Financial wellness through digital engagement | 85% | | | | | |
| Investment diversification outreach | 100% | | | | | |
| Account consolidation | \$2.5M | | | | | |

Overall Plan Health



Total Plan Assets (MM)

Compare by period



Gwinnett County Plan Highlights

Fourth Quarter 2024

| | 401(a) | 457(b) | 401(h) | Total |
|-------------------------------------|----------------------|----------------------|---------------------|----------------------|
| Plan Assets as of 10/01/2024 | \$526,300,551 | \$381,499,522 | \$11,124,584 | \$918,924,657 |
| Contributions | \$14,526,907.87 | \$10,182,383 | \$123,770 | \$24,833,061 |
| Distributions | (\$4,114,790) | (\$4,558,892) | (\$72,853) | (\$8,746,535) |
| Forfeitures | (\$1,037,547) | --- | --- | (\$1,037,547) |
| Other Activity * | \$83,104 | (\$175,026) | (\$6,856) | (\$98,778) |
| Earnings | (\$887,732) | \$2,424,583 | \$73,261 | \$1,610,112 |
| Plan Assets as of 12/31/2024 | \$534,870,494 | \$389,372,570 | \$11,241,906 | \$935,484,970 |

* Other activity includes (Net loans, loans paid back, fees, transfers, etc.)

Participants Across Plans

Fourth Quarter 2024

| | 401(a) | 457(b) | 401(h) | Total |
|--------------------------------------|----------------------|----------------------|---------------------|----------------------|
| Participants as of 10/01/2024 | 7,089 | 7,819 | 423 | 15,331 |
| New Accounts | 245 | 186 | — | 431 |
| Closed Accounts | (80) | (87) | (1) | (168) |
| Participants as of 12/31/2024 | 7,254 | 7,918 | 422 | 15,594 |
| Actives | 4,814 | 5,157 | 245 | 10,216 |
| Terminated with a balance | 2,440 | 2,761 | 177 | 5,378 |
| Total Assets | \$534,870,494 | \$389,372,570 | \$11,241,906 | \$935,484,970 |

Participant Average Deferral by Age

Fourth Quarter 2024

| Participant Deferrals by plan and age group | | | |
|---|-----------------|---------------------|------------------|
| | 401(a) Plan | 457(b) Plan Pre-Tax | 457(b) Plan Roth |
| <21 | 6.00% | 3.32% | 3.00% |
| 21-30 | 5.55% | 4.36% | 5.36% |
| 31-40 | 4.60% | 5.22% | 6.08% |
| 41 – 50 | 4.37% | 6.28% | 6.95% |
| 51 – 60 | 4.59% | 8.10% | 7.36% |
| 61+ | 4.80% | 9.87% | 8.53% |
| Plan Average | 4.99% | 6.19% | 6.21% |
| Average Account Balance | \$73,734 | | \$49,175 |

Total Plan Assets by fund

Fourth Quarter 2024

The Charles Schwab option has \$18.9 million in plan assets 4Q2024. An increase of \$700k from 3Q2024.

Average number of investments held: 1

| Fund Name | Assets | Participants invested | Participants utilizing One Fund | | |
|--------------------------------|-------------------------|-----------------------|---------------------------------|--------|--------|
| | | Unique SSN* | 401(e) | 457(b) | 401(h) |
| AMERICAN CENTURY MID CAP VALUE | \$12,090,653.16 | 2 | 1 | 1 | 0 |
| AMERICAN FUNDS EURO-PACIFIC GR | \$5,089,422.86 | 1 | 1 | 0 | 0 |
| AMERICAN FUNDS GROWTH FUND | \$53,759,091.82 | 42 | 13 | 35 | 1 |
| AMERICAN FUNDS TARGET 2015 | \$4,866,676.49 | 20 | 8 | 13 | 5 |
| AMERICAN FUNDS TARGET 2020 | \$10,350,467.73 | 54 | 28 | 42 | 4 |
| AMERICAN FUNDS TARGET 2025 | \$36,071,574.66 | 194 | 128 | 163 | 9 |
| AMERICAN FUNDS TARGET 2030 | \$60,597,654.86 | 326 | 230 | 287 | 9 |
| AMERICAN FUNDS TARGET 2035 | \$75,707,307.86 | 422 | 313 | 367 | 10 |
| AMERICAN FUNDS TARGET 2040 | \$78,299,512.42 | 439 | 336 | 372 | 12 |
| AMERICAN FUNDS TARGET 2045 | \$81,157,536.88 | 544 | 431 | 462 | 7 |
| AMERICAN FUNDS TARGET 2050 | \$82,912,257.99 | 564 | 483 | 459 | 2 |
| AMERICAN FUNDS TARGET 2055 | \$60,599,798.49 | 666 | 601 | 552 | 0 |
| AMERICAN FUNDS TARGET 2060 | \$39,816,374.21 | 953 | 892 | 765 | 0 |
| AMERICAN FUNDS TARGET 2065 | \$13,793,990.69 | 754 | 730 | 620 | 1 |
| BLACK ROCK EQUITY INDEX | \$52,820,115.72 | 48 | 22 | 36 | 7 |
| CARILLON EAGLE MID CAP GROWTH | \$26,056,267.65 | 6 | 5 | 4 | 0 |
| COLUMBIA DIVIDEND INCOME | \$11,735,395.03 | 5 | 1 | 5 | 0 |
| COLUMBIA SMALL CAP VALUE | \$6,498,579.72 | 0 | 0 | 0 | 0 |
| FIDELITY ADVISOR HIGH INCOME | \$3,869,789.06 | 4 | 2 | 3 | 0 |
| FIDELITY CONTRAFUND | \$95,977,399.29 | 65 | 35 | 50 | 3 |
| FRANKLIN SMALL CAP GROWTH | \$12,009,995.42 | 4 | 3 | 1 | 0 |
| DFA EMERGING MARKETS | \$3,422,715.92 | 1 | 0 | 0 | 1 |
| CHARLES SCHWAB PCRA | \$18,950,649.04 | 11 | 4 | 9 | 0 |
| VICTORY INCOME FD CLASS R6 | \$1,724,412.44 | 0 | 0 | 0 | 0 |
| VANGUARD TOTAL INTL STOCK IND | \$6,442,952.51 | 3 | 2 | 2 | 0 |
| VANGUARD TOTAL BOND MARKET IND | \$6,519,848.83 | 8 | 4 | 6 | 1 |
| VOYA STABLE VALUE OPTION | \$68,100,709.40 | 554 | 148 | 277 | 166 |
| LOAN | \$6,243,820.50 | | | | |
| GRAND TOTAL | \$935,484,970.65 | | | | |

*Unique SSNs across all three plans using one fund

401(a) Plan



Cash Flow – 401(a)

Fourth Quarter 2024

| Cash In | \$ | Cash Out | \$ |
|------------------------|---------------------|-----------------------|----------------------|
| Employee Contributions | \$5,554,330 | Distributions | (\$4,115,790) |
| Employer Contributions | \$8,972,577 | Forfeiture | (\$1,037,547) |
| Other Activity | \$83,104 | Fees | (\$81,193) |
| Total Cash In | \$14,610,011 | Earnings | (\$887,732) |
| | | Total Cash Out | (\$6,122,262) |
| | | Net Cash Flow | \$8,487,749 |

"Other" activity represents all inter-participant transfer activity, which includes decedent/beneficiary activity, QDRO splits and Alternate participant transfers. "Distributions" activity represents withdrawals, installments and termination payments.

Distributions – 401(a)

Fourth Quarter 2024

| Top 5 Rollover Institutions | | | |
|-----------------------------|-----------|---|--------|
| | Amount | # | % |
| JP Morgan | \$409,198 | 3 | 19.38% |
| Charles Schwab | \$352,475 | 6 | 16.69% |
| LPL Financial | \$288,408 | 2 | 13.66% |
| Empower Trust Company | \$195,889 | 4 | 9.28% |
| Vanguard | \$164,606 | 3 | 7.79% |



Participants - 401(a)

Fourth Quarter 2024

| | 1Q2024 | 2Q2024 | 3Q2024 | 4Q2024 |
|--|----------------------|----------------------|----------------------|----------------------|
| Active Participants | 4,477 | 4,533 | 4,681 | 4,814 |
| Terminated Participants | 2,404 | 2,468 | 2,408 | 2,440 |
| Total Plan Participants | 6,881 | 7,001 | 7,089 | 7,254 |
| Percentage of ACTIVE Employees with a Designated Beneficiary | 87.6% | 97.9% | 91.3% | 90.0% |
| Percentage of TERMINATED Employees with a Designated Beneficiary | - | 93.5% | 85% | 85% |
| Total Plan Assets | \$475,680,246 | \$492,051,217 | \$526,300,551 | \$534,870,494 |
| Average Balance | \$69,129 | \$70,282 | \$74,241 | \$73,734 |

457(b) Plan



DC Participants Only – 457(b)

Fourth Quarter 2024

Average Deferral:

- Pretax: 6.10%
- Roth: 8.33%

| | 2Q2024 | 3Q2024 | 4Q2024 |
|--|----------------------|----------------------|----------------------|
| Total Plan Participants Active | 4,378 | 4,523 | 4,619 |
| Terminated | 2,785 | 2,703 | 2,731 |
| Total Plan Participants – DC only | 7,163 | 7,226 | 7,350 |
| Percentage of Employees with a Designated Beneficiary - with a balance | 91.6% | 89.5% | 89.8% |
| Total Plan Assets | \$292,059,420 | \$310,176,058 | \$315,837,375 |
| Average Balance | \$40,773 | \$42,925 | \$42,971 |
| Number of Participants with a Loan | 647 | 689 | 715 |
| Outstanding Loan Balance | \$4,201,320 | \$4,612,433 | \$4,843,936 |
| Average Participant Loan Balance | \$6,493 | \$6,694 | \$6,774 |

Participants – 457(b)

Fourth Quarter 2024

| | 1Q2024 | 2Q2024 | 3Q2024 | 4Q2024 |
|--|----------------------|----------------------|----------------------|----------------------|
| Active Participants | 4,978 | 4,954 | 5,116 | 5,157 |
| Terminated Participants | 2,700 | 2,785 | 2,703 | 2,761 |
| Total Plan Participants | 7,678 | 7,739 | 7,819 | 7,918 |
| Percentage of ACTIVE Employees with a Designated Beneficiary | 90.5% | 91.4% | 91.5% | 92.7% |
| Percentage of TERMINATED Employees with a Designated Beneficiary | - | 83% | 85% | 84% |
| Total Plan Assets | \$346,923,621 | \$358,587,623 | \$381,499,522 | \$389,372,570 |
| Average Account Balance | \$45,184 | \$46,335 | \$48,791 | \$49,175 |

Opt-out rate:
 - 26 in 4Q24
 - 102 YTD



Cash Flow – 457(b)

Fourth Quarter 2024

| Cash In | \$ |
|-------------------------------|---------------------|
| Employee Pretax Contributions | \$6,771,147 |
| Employee Roth Contributions | \$3,000,732 |
| Rollover In Contributions | \$410,504 |
| Loan Repayments | \$985,311 |
| Earnings | \$2,424,583 |
| Total Cash In | \$13,592,277 |

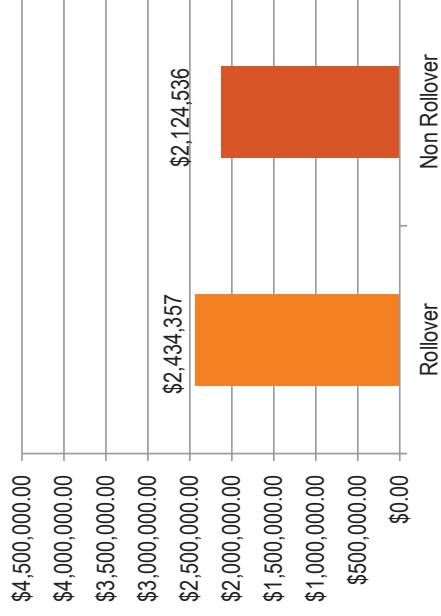
| Cash Out | \$ |
|---|----------------------|
| Distributions (< 1% DB participants) | (\$4,558,893) |
| Loans | (\$1,032,919) |
| Fees | (\$102,476) |
| Other Activity | (\$175,026) |
| Total Cash Out | (\$5,869,314) |
| Net Cash Flow | \$7,722,963 |

"Other" activity represents all inter-participant transfer activity, which includes decedent/beneficiary activity, QDRO splits and Alternate participant transfers. "Distributions" activity represents withdrawals, installments and termination payments.

Distributions – 457(b)

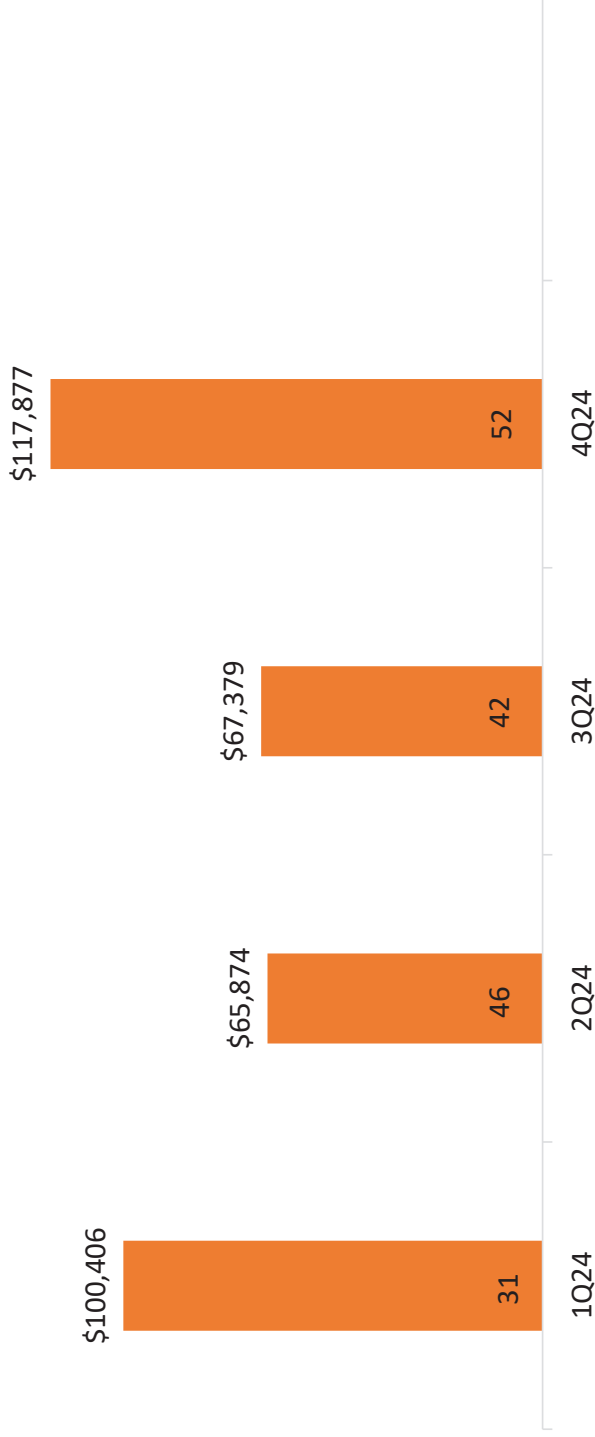
Fourth Quarter 2024

| Top 5 Rollover Institutions | | | |
|-----------------------------|-----------|---|--------|
| | Amount | # | % |
| Edward Jones | \$702,917 | 4 | 28.87% |
| LPL Financial | \$547,491 | 3 | 22.49% |
| Pershing LLC | \$413,936 | 2 | 17.00% |
| Ameriprise | \$169,119 | 2 | 6.95% |
| Charles Schwab | \$166,002 | 3 | 6.82% |



Unforeseen Emergency Withdrawals

Compare by Period



- During the 4th quarter, there was an increase in the dollar amount and number of transactions taken for unforeseeable emergency withdrawals.
- 36 **unique** participants took a hardship this quarter.
- One participant with a pension took a hardship this quarter.

Loan Activity

Compare by Period

| | 1Q2024 | 2Q2024 | 3Q2024 | 4Q2024 |
|--|----------------------|-----------------------|-----------------------|-----------------------|
| Total participants with loans | 764 | 782 | 829 | 855 |
| Percentage of total participants with a loan | 764 / 7,678= 9.9% | 782 / 7,739= 10.1% | 829 / 7,819= 10.6% | 855 / 7,918= 10.8% |
| Total Number of General Loans | 724 | 741 | 788 | 812 |
| Total Number of Residential Loans | 40 | 41 | 41 | 43 |
| Terminated participants with a loan | 20 | 15 | 20 | 20 |
| Total Outstanding Loan Balance | \$5,316,511 | \$5,608,021 | \$6,101,262 | \$6,171,078 |
| Number of NEW loans (7.6% DB participants) | - | - | 125 | 117 |
| DB Participants with a loan (16.4% of total loans) | - | 135 | 140 | 140 |
| DB Participants' Total Outstanding Loan Balance (21.5% of outstanding balance) | - | \$1,406,701 | \$1,416,739 | \$1,327,142 |

Employee Engagement



4Q24 campaign calendar

Increase contribution mailing

- Participants contributing less than 10% to the 457(b) Deferred Compensation Plan.
- and
- Do not have auto escalation set up.
 1. Non-pension (230 people)
 2. Pension eligible (28 people)



Gwinnett Retirement Security Month

Beneficiary designation mailing

Pay increase/Increase contribution email

Contribution increase results:

- 278 contribution increases
- Email engagement:
 - 5,065 delivered
 - 40.3% opened
 - 5.19% clicked

Increase contribution mailing

Let's build your future paycheck, together.

When you retire, you'll want to have enough money to cover living expenses and enjoy the retirement that you've earned. The Gwinnett County 457(b) Deferred Compensation Plan can help you build your future paycheck. You'll need to make sure you're contributing enough to the plan so you'll have enough money to live on when you retire.

The Gwinnett County 457(b) Deferred Compensation Plan can help you fill any gaps between the amount your 401(k) account will provide and the amount you'll need to maintain your lifestyle in retirement.

Increasing your 457(b) contribution by just 1% a year has the potential to boost your future paycheck in retirement.

Participant A makes \$30,000 a year and contributes 3% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$80,900.*

Participant B makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant C makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant D makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant E makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant F makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant G makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant H makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant I makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant J makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant K makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant L makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant M makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant N makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant O makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant P makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant Q makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant R makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant S makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant T makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant U makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant V makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant W makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant X makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant Y makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant Z makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant AA makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant AB makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant AC makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant AD makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant AE makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant AF makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant AG makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant AH makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant AI makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant AJ makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant AK makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant AL makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant AM makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant AN makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant AO makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant AP makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant AQ makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

Participant AR makes \$30,000 a year and contributes 10% per pay period. They get an average 6% annual investment return. After 30 years, their account has grown to \$236,288.*

VOYA

Do Future You an easy favor.

Thanks to the recent 3.3% pay increase from Gwinnett County, you might notice a little more cash in your pocket this fall. Why not put some of that extra money to good use and boost your contribution to the Gwinnett County 457(b) Deferred Compensation Plan?

Even a small increase may have a big impact on retirement for Future You!

Consider this very simple comparison

Saver A makes \$45,000 a year and contributes 3% a month. They get an average 5% annual investment return. After 30 years, their account has grown to \$110,166.*

Saver B makes \$45,000 a year and contributes 10% a month. They get an average 5% annual investment return. After 30 years, their account has grown to \$304,188.*

Saver B also makes \$45,000 a year and contributes 3% a month. But Saver B increases their contribution 1% a year for 7 years until they're contributing 10% of their pay. They continue to contribute 10% for the next 23 years. After 30 years with 5% average annual investment returns, their account has grown to \$304,188.*

Consider increasing your contribution today

- Log in to [GCRetire.com](#) and select the Deferred Compensation - 457(b) Plan.
- Click the Contributions & Savings tab and then Manage Contributors.
- Follow the prompts to change your contribution.
- Or call 855.492.1818 to speak to a customer service associate weekdays between 8am and 8pm ET.

Consider increasing your contributions

Have questions or need help with your account?

Connect with a local Voya Retirement Education Specialist to start saving.

Pay increase email

Not sure you can afford to save more? When you save pre-tax, it doesn't make as much of a dent in your take home pay as you may think.

Let's say your annual salary is \$30,000 a year. If you contribute 10% of your pre-tax earnings each paycheck, your taxable income is reduced by \$1,500 - meaning less in taxes are taken out of your paycheck!

Because of this, pre-tax contributions do not impact your take home pay as much as someone who saves nothing.

Are you ready to get started? Log in to your account at [GCRetire.com](#) or call 855.492.1818 for assistance.

For a complete review of your retirement savings, you can also schedule an appointment with one of your local Voya Representatives through [Voya.com](#).

| Contributing 10% | Not contributing |
|-------------------------------|------------------|
| Annual Pay | \$3,000 |
| Bi-weekly Pay | \$1,500 |
| 457(b) Contribution | \$150 |
| Take Home Pay | \$1,350 |
| Bi-weekly tax savings of \$17 | \$162 |
| Annual tax savings of \$442 | |

* Assumes a 12% federal tax rate.

Wendy Moy
 Email: wendymoy@voya.com
 Call: 770.822.7162

Angel Mario
 Email: angel.mario@voya.com
 Call: 770.822.7164

* Information from registered Part Service Representatives is for educational purposes only and is not legal, tax or investment advice. Local Plan Service Representatives are registered representatives of Voya Financial Advisors, Inc., member SIPC.

Personalized Messaging Emails

For the period 01/01/24 to 12/31/24

Personalized Financial Wellness Messaging has reached out to **5,243** participants

Of those, **56%** engaged with personalized financial wellness emails.

Quarterly Education



124 completed a financial wellness assessment

Save More & Restart Savings



125 saved more or restarted their contributions

Beneficiary



19 named a beneficiary

Birthday



45 participants logged into their account

Max Out

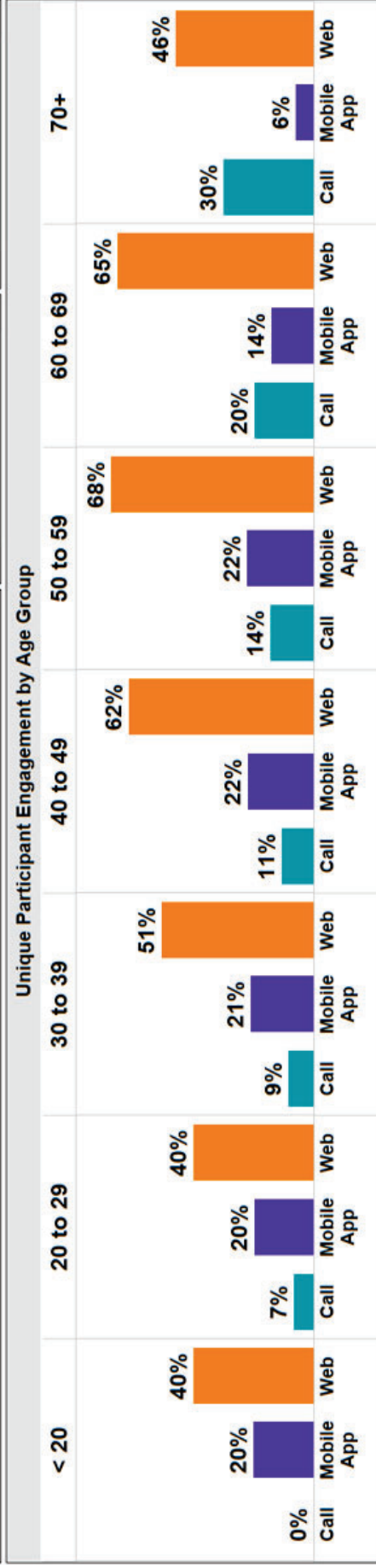
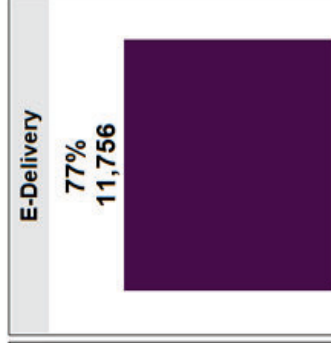
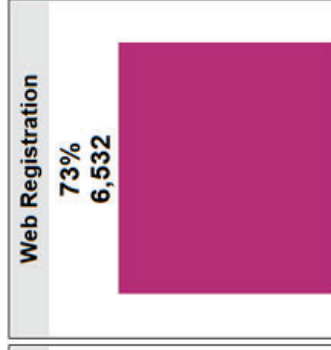
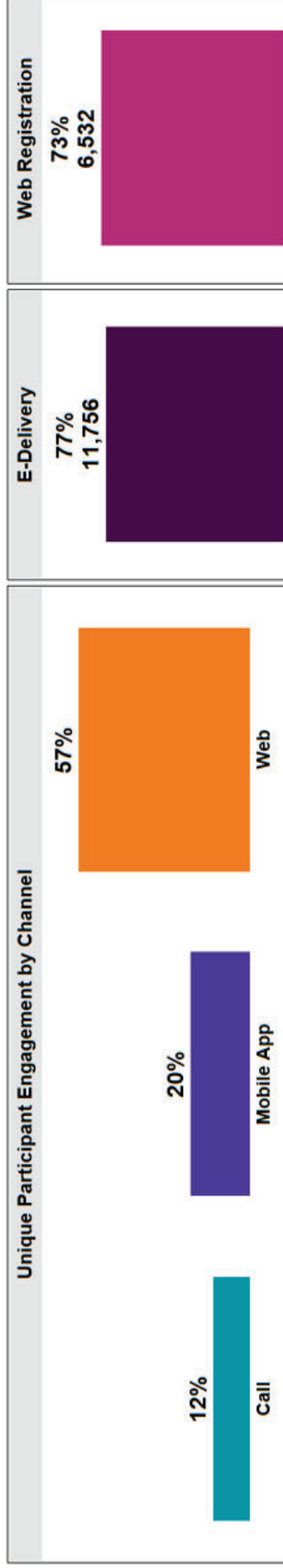


9 participants maxed out their savings

Engagement

Engagement

63% of plan participants have engaged (used web, mobile, or called) over the past 12 months
 57% of plan participants have digitally engaged over the past 12 months



Data as of 12/31/2024

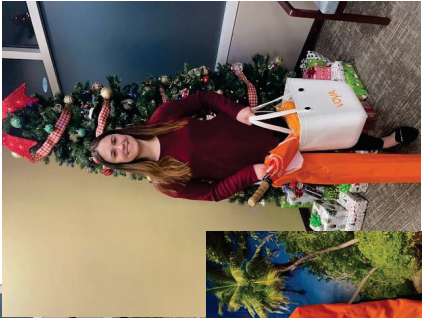
Data reflects Active and Terminated participants

National Retirement Security Month

4Q24 Combined Activity:

| | | |
|------------|---|----------------------------------|
| 5 Seminars | 3 Days dedicated for on-site, 1on1 appointments | 33 Individual retirement reviews |
|------------|---|----------------------------------|

NATIONAL RETIREMENT SECURITY MONTH 2024 Raffle Winners!



Employee Engagement with Angel and Wendy

Fourth Quarter 2024

| Quarter | Group | | In Person Individual | Phone Individual | Email Individual | Individual | |
|--------------|------------|--------------|----------------------|------------------|------------------|----------------|--------------------------------|
| | Meetings | Attendees | | | | Meeting Totals | New Hire Orientation Attendees |
| 1Q24 | 59 | 569 | 545 | 222 | 79 | 846 | 178 |
| 2Q24 | 19 | 934 | 340 | 161 | 85 | 586 | 195 |
| 3Q24 | 28 | 4,079 | 290 | 115 | 89 | 494 | 271 |
| 4Q24 | 39 | 1,941 | 103 | 123 | 81 | 307 | 270 |
| Total | 145 | 7,523 | 1,278 | 621 | 334 | 2,233 | 914 |

- Group = Group Meetings (to be a group, there must be 3 or more employees in attendance)
- Total Attendees = the number of employees who attended a group meeting
- There were 5 holidays this quarter, and 10 PTO days

Employee Engagement with Angel and Wendy

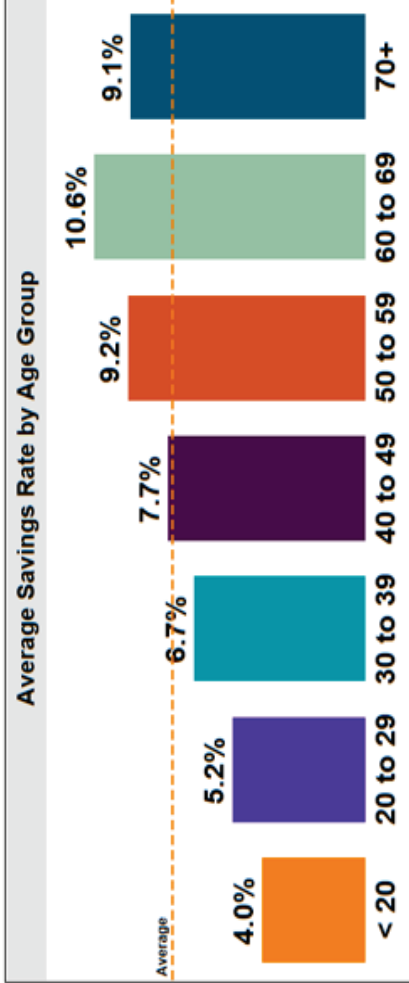
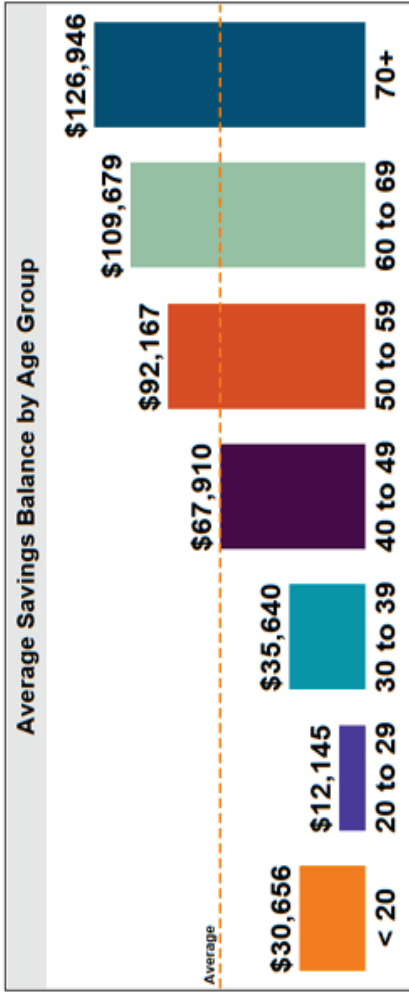
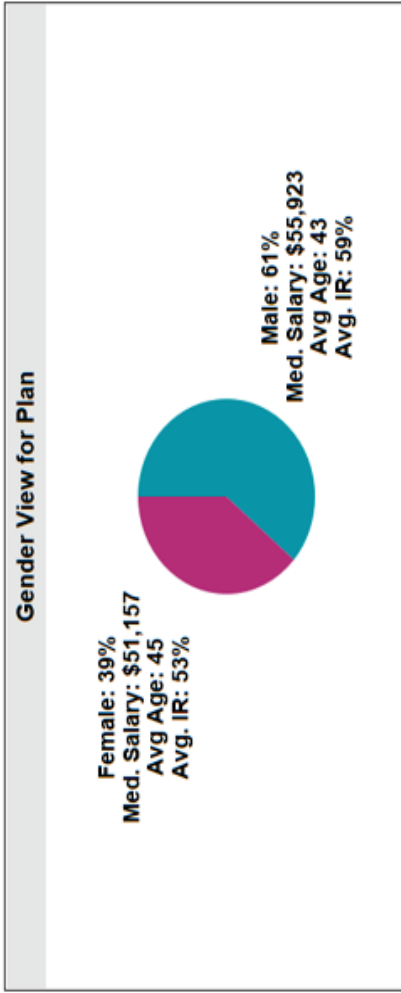
Fourth Quarter 2024

| Category | 1Q24 | 2Q24 | 3Q24 | 4Q24 |
|----------------------------------|------|------|------|------|
| New Registration on GCRetire.com | 20 | 17 | 20 | 11 |
| Account Review/MyOrangeMoney | 624 | 528 | 453 | 270 |
| Asset Allocation | 251 | 204 | 82 | 73 |
| Making Contribution Changes | 100 | 82 | 35 | 46 |
| Beneficiary Add/Edit | 94 | 71 | 38 | 21 |
| Retirement Planning | 148 | 65 | 32 | 26 |
| | | | | |
| Active Employee | 809 | 565 | 441 | 277 |
| Terminated | 19 | 8 | 16 | 13 |
| Retired | 18 | 13 | 19 | 17 |

Appendix

Savings Profile

Fourth Quarter 2024



Data as of 12/31/2024

2024 communications

| Campaign | Objective | Audience | Medium | Timing |
|------------------------------------|--|---|---|--|
| Beneficiary designation | Beneficiary designation | Active participants missing a beneficiary in one or both plans. Three versions: - Missing 401(a) only (766 individuals) - Missing 457(b) only (532 individuals) - Missing 401(a) and 457(b) (532 individuals) | <ul style="list-style-type: none"> Mail Email | <ul style="list-style-type: none"> Mailing sent 1/3/24 Email sent 1/9/24 |
| Catch-up flyer mailing | Remind participants turning age 50 and older in 2024 about additional contribution limits. | Participants turning age 50 and older in 2024 (1,480 individuals). | Mail | Mailed February 1, 2024 |
| First-Year Checklist | <ol style="list-style-type: none"> Continue participating/increasing Register your account online (cyber security) Name a beneficiary Account tools Meet with a Retirement Education Specialist | Participants hired in the past 12 months (638 individuals). | Mailer | Mailed September 5, 2024 |
| Increase contribution | Encourage participants to take full advantage of the Gwinnett County plans by contributing enough to be financially secure in retirement. | Participants contributing less than 10% to the 457(b) Deferred Compensation Plan and do not have auto escalation set up. Two versions: <ol style="list-style-type: none"> Non-pension (230 people) Pension eligible (28 people) | Mailer | Mailed October 15, 2024 |
| Beneficiary designation 2 | Beneficiary designation and regular review | Active participants. | Mailer | Mailed October 25, 2024 |
| Pay increase/increase contribution | Use some of your additional pay to increase your 457(b) contributions. | Active participants. | Email | Emailed November 14, 2024 |

Engagement with Retirement Education Specialist

| 4Q24 Individual Meeting Demographics | | |
|--------------------------------------|-------------|-----------|
| Category | Angel Mario | Wendy Moy |
| Male | 87 | 83 |
| Female | 70 | 67 |
| Age: Under 30 | 9 | 21 |
| Age: 30-39 | 25 | 27 |
| Age: 40-49 | 33 | 31 |
| Age: 50-59 | 52 | 45 |
| Age: 60+ | 38 | 26 |
| Defined Benefit Plan | 37 | 15 |
| Defined Contribution Plan | 120 | 135 |

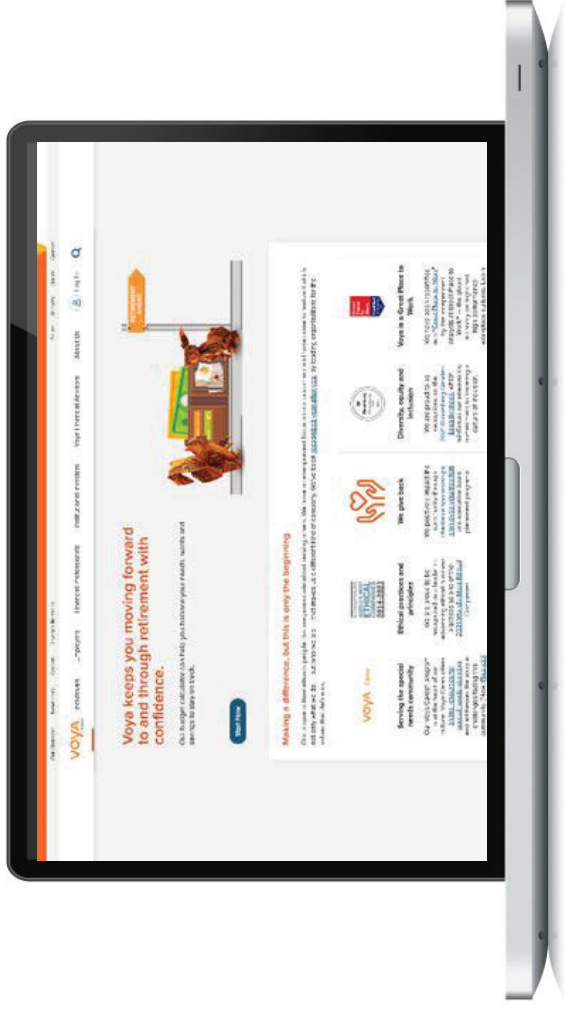
Engagement with Retirement Education Specialist (continued)

| 4Q24 Site Visits by Department | | | | | |
|------------------------------------|------------------------------|------------------|------------------------|------------------------------|------------------|
| Angel's Departments | # of Visits: Current Quarter | # of Visits: YTD | Wendy's Departments | # of Visits: Current Quarter | # of Visits: YTD |
| County Administration | 0 | 6 | Financial Services | 0 | 1 |
| Law Department | 0 | 2 | Human Resources | 0 | 4 |
| Water Resources | 3 | 15 | Support Services | 0 | 5 |
| Correctional Services | 0 | 5 | Transportation | 1 | 8 |
| Juvenile Court | 0 | 2 | Planning & Development | 0 | 5 |
| Court Administration | 0 | 3 | Sheriff | 0 | 1 |
| Recorders Court Judges | 0 | 1 | Clerk of Court | 0 | 8 |
| District Attorney | 1 | 1 | Probate Court Judges | 1 | 2 |
| Clerk of Recorders Court | 0 | 2 | Solicitor | 1 | 2 |
| Sheriff | 1 | 2 | Communications | 0 | 1 |
| Child Advocacy & Juvenile Services | 0 | 2 | Tax Commissioner | 0 | 10 |
| Information Technology Services | 4 | 5 | Animal Welfare | 0 | 2 |

Engagement with Retirement Education Specialist (continued)

| 4Q24 Site Visits by Department: SHARED DEPARTMENTS | | | | | |
|---|---|-----------------------------|---------------------------|---|-----------------------------|
| Angel | | | Wendy | | |
| Department | # of Visits: Current Quarter | # of Visits: YTD | Department | # of Visits: Current Quarter | # of Visits: YTD |
| Police Services | 0 | 9 | Police Services | 1 | 10 |
| Fire Services | 2 | 22 (+45 NRSM) | Fire Services | 1 | 10 (+45 NRSM) |
| Community Services | 3 | 3 (+15 NRSM) | Community Services | 3 | 4 (+15 NRSM) |
| | | | Senior Centers | 6 | 6 |

Gwinnett County 401(a) Plan



Plan Assets – 401(a)

Fourth Quarter 2024

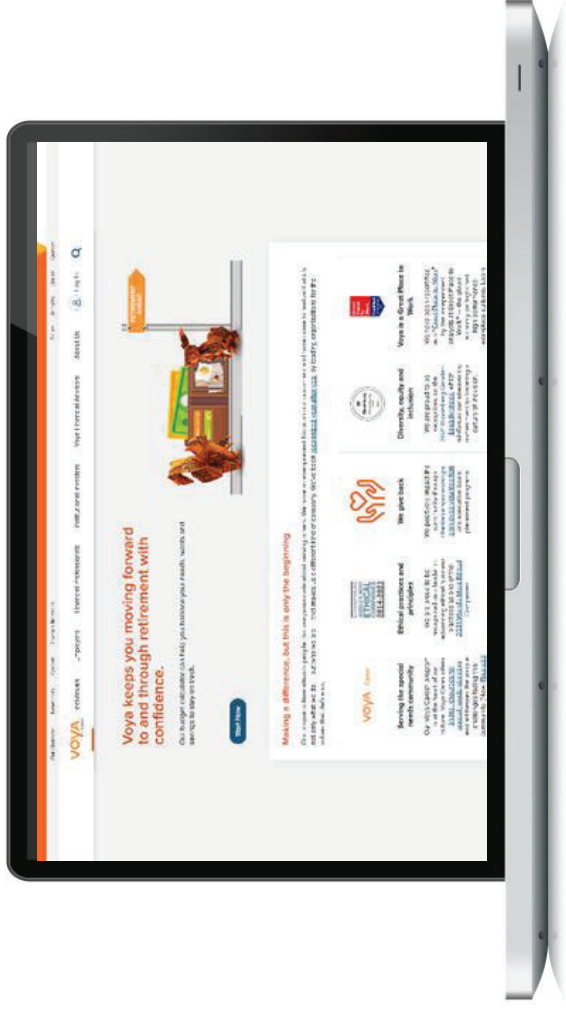
| Fund Name | Assets | # of Participants invested in this fund | % of total Assets |
|--------------------------------|-------------------------|---|-------------------|
| AMERICAN CENTURY MID CAP VALUE | \$5,818,323.78 | 279 | 1.09% |
| AMERICAN FUNDS EUROPACIFIC GR | \$2,809,471.62 | 147 | 0.53% |
| AMERICAN FUNDS GROWTH FUND | \$19,871,882.38 | 571 | 3.72% |
| AMERICAN FUNDS TARGET 2015 | \$2,231,980.70 | 47 | 0.42% |
| AMERICAN FUNDS TARGET 2020 | \$5,056,768.29 | 106 | 0.95% |
| AMERICAN FUNDS TARGET 2025 | \$20,171,888.53 | 288 | 3.77% |
| AMERICAN FUNDS TARGET 2030 | \$35,899,144.05 | 464 | 6.71% |
| AMERICAN FUNDS TARGET 2035 | \$45,276,405.05 | 598 | 8.46% |
| AMERICAN FUNDS TARGET 2040 | \$51,483,578.78 | 673 | 9.63% |
| AMERICAN FUNDS TARGET 2045 | \$58,278,815.21 | 811 | 10.90% |
| AMERICAN FUNDS TARGET 2050 | \$59,937,552.27 | 979 | 11.21% |
| AMERICAN FUNDS TARGET 2055 | \$44,639,189.92 | 1,075 | 8.35% |
| AMERICAN FUNDS TARGET 2060 | \$29,951,805.41 | 1,198 | 5.60% |
| AMERICAN FUNDS TARGET 2065 | \$10,101,491.73 | 786 | 1.89% |
| BLACK ROCK EQUITY INDEX | \$24,784,792.16 | 549 | 4.63% |
| CARILLON EAGLE MID CAP GROWTH | \$10,771,688.05 | 402 | 2.01% |
| CHARLES SCHWAB PCRA | \$11,872,510.64 | 70 | 2.22% |
| COLUMBIA DIVIDEND INCOME | \$4,834,763.52 | 263 | 0.90% |
| COLUMBIA SMALL CAP VALUE | \$3,450,238.56 | 197 | 0.65% |
| DFA EMERGING MARKETS | \$1,966,470.24 | 156 | 0.37% |
| FIDELITY ADVISOR HIGH INCOME | \$1,806,166.87 | 756 | 0.34% |
| FIDELITY CONTRAFUND | \$41,274,703.37 | 839 | 7.72% |
| FRANKLIN SMALL CAP GROWTH | \$6,427,891.18 | 300 | 1.20% |
| VANGUARD TOTAL INTL STOCK IND | \$3,021,018.18 | 947 | 0.56% |
| VANGUARD TOTAL BOND MARKET IND | \$3,297,594.12 | 220 | 0.62% |
| VICTORY INCOME FD CLASS R6 | \$659,892.97 | 42 | 0.12% |
| VOYA STABLE VALUE OPTION | \$29,174,466.57 | 1,911 | 5.45% |
| GRAND TOTAL | \$534,870,494.15 | | 100.00% |

Plan Assets – 401(a)

Fourth Quarter 2024
(Excluding Self-Directed
Brokerage)

| <u>Asset Classes</u> | <u>Total Assets</u> | <u>Percentage of Total Plan Assets</u> |
|---|---------------------|--|
| <u>Stability of Principal</u> | | |
| Stable Value | \$29,174,466.57 | 5.58% |
| <u>Bonds</u> | | |
| Fidelity Advisor® High Income Advantage Fund | \$10,321,841.54 | 1.97% |
| Victory Income FD Class R6 | | |
| Vanguard® Total Bond Market Index Fund | | |
| Columbia Dividend Income | | |
| <u>Asset Allocation</u> | | |
| American Funds Target 2015 through American Funds Target 2065 | \$363,028,619.94 | 69.41% |
| <u>Large Cap Value</u> | | |
| BlackRock Equity Index Fund | \$24,784,792.16 | 4.74% |
| <u>Large Cap Growth</u> | | |
| American Funds The Growth Fund of America | \$61,146,585.75 | 11.69% |
| Fidelity Contra Fund | | |
| <u>SM/MID Specialty</u> | | |
| American Century Mid Cap Value Fund | \$26,468,141.57 | 5.06% |
| Franklin Small Cap Growth Fund | | |
| Carillon Eagle Mid Cap Growth | | |
| Columbia Small Cap Value Fund II | | |
| <u>Global International</u> | | |
| DFA Emerging Markets | \$8,073,535.98 | 1.54% |
| Vanguard® Total International Stock Index Fund | | |
| American Funds EuroPacific Growth Fund | | |
| | | 37 |

Gwinnett County 457(b) Plan



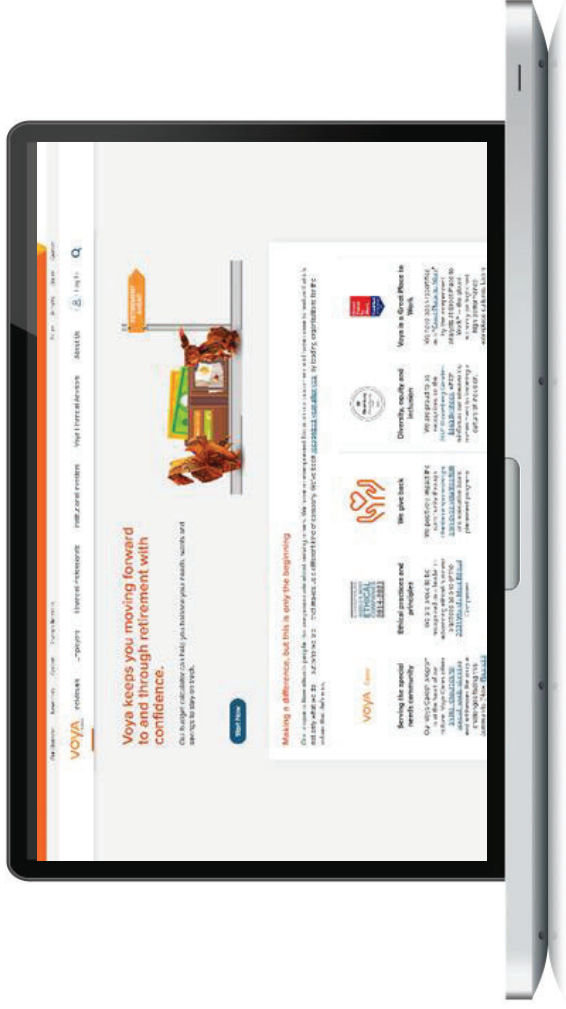
Plan Assets -- 457(b) Fourth Quarter 2024

| Fund Name | Assets | # of Participants invested in this fund | % of Total Assets |
|--------------------------------|-------------------------|---|-------------------|
| AMERICAN CENTURY MID CAP VALUE | \$6,141,977.46 | 447 | 1.58% |
| AMERICAN FUNDS EUROPACIFIC GR | \$2,225,516.68 | 238 | 0.57% |
| AMERICAN FUNDS GROWTH FUND | \$33,353,085.81 | 1,045 | 8.57% |
| AMERICAN FUNDS TARGET 2015 | \$2,501,500.51 | 83 | 0.64% |
| AMERICAN FUNDS TARGET 2020 | \$5,108,194.63 | 155 | 1.31% |
| AMERICAN FUNDS TARGET 2025 | \$15,495,380.29 | 397 | 3.98% |
| AMERICAN FUNDS TARGET 2030 | \$23,841,330.40 | 640 | 6.12% |
| AMERICAN FUNDS TARGET 2035 | \$29,467,276.71 | 720 | 7.57% |
| AMERICAN FUNDS TARGET 2040 | \$26,136,800.65 | 777 | 6.71% |
| AMERICAN FUNDS TARGET 2045 | \$22,577,387.68 | 850 | 5.80% |
| AMERICAN FUNDS TARGET 2050 | \$22,819,581.23 | 915 | 5.86% |
| AMERICAN FUNDS TARGET 2055 | \$15,888,511.93 | 993 | 4.08% |
| AMERICAN FUNDS TARGET 2060 | \$9,864,568.80 | 1,042 | 2.53% |
| AMERICAN FUNDS TARGET 2065 | \$3,659,229.29 | 693 | 0.94% |
| BLACK ROCK EQUITY INDEX | \$27,034,959.31 | 861 | 6.94% |
| CARILLON EAGLE MID CAP GROWTH | \$14,862,359.98 | 705 | 3.82% |
| CHARLES SCHWAB PCRA | \$6,780,524.90 | 80 | 1.74% |
| COLUMBIA DIVIDEND INCOME | \$6,766,693.88 | 420 | 1.74% |
| COLUMBIA SMALL CAP VALUE | \$2,959,410.41 | 283 | 0.76% |
| DFA EMERGING MARKETS | \$1,419,474.46 | 244 | 0.36% |
| FIDELITY ADVISOR HIGH INCOME | \$2,014,441.78 | 696 | 0.52% |
| FIDELITY CONTRAFUND | \$53,493,579.03 | 1,391 | 13.74% |
| FRANKLIN SMALL CAP GROWTH | \$5,508,515.13 | 410 | 1.41% |
| PARTICIPANT LOAN FUND | \$6,243,820.50 | 864 | 1.60% |
| VANGUARD TOTAL INTL STOCK IND | \$3,244,105.85 | 930 | 0.83% |
| VANGUARD TOTAL BOND MARKET IND | \$3,128,111.72 | 319 | 0.80% |
| VICTORY INCOME FD CLASS R6 | \$1,058,740.15 | 69 | 0.27% |
| VOYA STABLE VALUE OPTION | \$35,777,491.15 | 2,115 | 9.19% |
| GRAND TOTAL | \$389,372,570.32 | 39 | 100.00% |

Plan Assets by Asset Class- 457(b) Fourth Quarter 2024 (Excluding Self-Directed Brokerage and Loan Funds)

| <u>Stability of Principal</u> | <u>Asset Classes</u> | <u>Total Assets</u> | <u>Percentage of Total Plan Assets</u> |
|------------------------------------|---|---------------------|--|
| Stable Value | | \$35,777,491.15 | 9.50% |
| <u>Bonds</u> | | \$13,083,981.66 | 3.48% |
| | Fidelity Advisor® High Income Advantage Fund | | |
| | Victory Income FD Class R6 | | |
| | Vanguard® Total Bond Market Index Fund | | |
| | Columbia Dividend Income | | |
| <u>Asset Allocation</u> | | \$177,359,762.12 | 47.12% |
| | American Funds Target 2015 through American Funds Target 2065 | | |
| <u>Large Cap Value</u> | | \$27,034,959.31 | 7.18% |
| | BlackRock Equity Index Fund | | |
| <u>Large Cap Growth</u> | | \$86,846,664.84 | 23.07% |
| | American Funds The Growth Fund of America | | |
| | Fidelity Contra Fund | | |
| <u>SM/MID Specialty</u> | | \$29,472,262.98 | 7.83% |
| | American Century Mid Cap Value Fund | | |
| | Franklin Small Cap Growth Fund | | |
| | Carillon Eagle Mid Cap Growth | | |
| | Columbia Small Cap Value Fund II | | |
| <u>Global International</u> | | \$6,773,102.86 | 1.80% |
| | DFA Emerging Markets | | |
| | Vanguard® Total International Stock Index Fund | | |
| | American Funds EuroPacific Growth Fund | | |

Gwinnett County 401(h) Plan



Plan Assets – 401(h) Fourth Quarter 2024

| Fund Name | Assets | # of Participants invested in this fund | % of total Assets |
|--------------------------------|------------------------|---|-------------------|
| AMERICAN CENTURY MID CAP VALUE | \$130,351.92 | 37 | 1.16% |
| AMERICAN FUNDS EUROPACIFIC GR | \$54,434.56 | 16 | 0.48% |
| AMERICAN FUNDS GROWTH FUND | \$534,123.63 | 61 | 4.75% |
| AMERICAN FUNDS TARGET 2015 | \$133,195.28 | 17 | 1.18% |
| AMERICAN FUNDS TARGET 2020 | \$185,504.81 | 16 | 1.65% |
| AMERICAN FUNDS TARGET 2025 | \$404,305.84 | 29 | 3.60% |
| AMERICAN FUNDS TARGET 2030 | \$857,180.41 | 37 | 7.62% |
| AMERICAN FUNDS TARGET 2035 | \$963,626.10 | 31 | 8.57% |
| AMERICAN FUNDS TARGET 2040 | \$679,132.99 | 36 | 6.04% |
| AMERICAN FUNDS TARGET 2045 | \$301,333.99 | 23 | 2.68% |
| AMERICAN FUNDS TARGET 2050 | \$155,124.49 | 13 | 1.38% |
| AMERICAN FUNDS TARGET 2055 | \$72,096.64 | 7 | 0.64% |
| AMERICAN FUNDS TARGET 2065 | \$33,269.67 | 2 | 0.30% |
| BLACK ROCK EQUITY INDEX | \$1,000,364.25 | 77 | 8.90% |
| CARILLON EAGLE MID CAP GROWTH | \$422,219.62 | 67 | 3.76% |
| CHARLES SCHWAB PCRA | \$297,613.50 | 7 | 2.65% |
| COLUMBIA DIVIDEND INCOME | \$133,937.63 | 33 | 1.19% |
| COLUMBIA SMALL CAP VALUE | \$88,930.75 | 30 | 0.79% |
| DFA EMERGING MARKETS | \$36,771.22 | 15 | 0.33% |
| FIDELITY ADVISOR HIGH INCOME | \$49,180.41 | 17 | 0.44% |
| FIDELITY CONTRAFUND | \$1,209,116.89 | 87 | 10.76% |
| FRANKLIN SMALL CAP GROWTH | \$73,589.11 | 25 | 0.65% |
| VANGUARD TOTAL INTL STOCK IND | \$177,828.48 | 42 | 1.58% |
| VANGUARD TOTAL BOND MARKET IND | \$94,142.99 | 28 | 0.84% |
| VICTORY INCOME FD CLASS R6 | \$5,779.32 | 3 | 0.05% |
| VOYA STABLE VALUE OPTION | \$3,148,751.68 | 233 | 28.01% |
| GRAND TOTAL | \$11,241,906.18 | | 100.00% |

Plan Assets by Asset Class – 401(h)

Fourth Quarter 2024
(Excluding Self-Directed
Brokerage)

| <u>Asset Classes</u> | <u>Total Assets</u> | <u>Percentage of Total Plan Assets</u> |
|---|---------------------|--|
| <u>Stability of Principal</u> | | |
| Stable Value | \$3,148,751.68 | 28.77% |
| | | |
| <u>Bonds</u> | | |
| Fidelity Advisor® High Income Advantage Fund | \$366,725.84 | 3.35% |
| Victory Income FD Class R6 | | |
| Vanguard® Total Bond Market Index Fund | | |
| Columbia Dividend Income | | |
| | | |
| <u>Asset Allocation</u> | | |
| American Funds Target 2015 through American Funds Target 2065 | \$3,784,770.22 | 34.58% |
| | | |
| <u>Large Cap Value</u> | | |
| BlackRock Equity Index Fund | \$1,000,364.25 | 9.14% |
| | | |
| <u>Large Cap Growth</u> | | |
| American Funds The Growth Fund of America | \$1,743,240.52 | 15.93% |
| Fidelity Contra Fund | | |
| | | |
| <u>SM/MID Specialty</u> | | |
| American Century Mid Cap Value Fund | \$715,091.40 | 6.53% |
| Franklin Small Cap Growth Fund | | |
| Carillon Eagle Mid Cap Growth | | |
| Columbia Small Cap Value Fund II | | |
| | | |
| <u>Global International</u> | | |
| DFA Emerging Markets | \$185,348.77 | 1.69% |
| Vanguard® Total International Stock Index Fund | | |
| American Funds EuroPacific Growth Fund | | |

Disclosures (1/3)

Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency

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IMPORTANT: The projections or other outputs of Personalized Enrollment Guidance regarding the likelihood of various health costs and spending, and investment outcomes are hypothetical in nature. They do not reflect actual health costs and spending or investment results and are not guarantees of future results. Personalized Enrollment Guidance does not provide tax advice.

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The Personalized Enrollment Guidance tool provides information and options for your consideration regarding, among other things, Supplemental Health insurance policies. Because Voya sells Supplemental Health insurance policies as part of its overall Health Solutions business, you should consider the conflict of Voya's ownership interest in SAVVI when considering the Supplemental Health insurance policies Personalized Enrollment Guidance highlights for your consideration. You are under no obligation to purchase any benefits highlighted by the Personalized Enrollment Guidance tool, and most such benefits can be purchased or excluded on an individual basis. You are not required to purchase Supplemental Health insurance to enroll in healthcare coverage.

Voya also offers retirement products as part of its Wealth Solutions line of business. You should also consider the conflict of Voya's ownership interest in SAVVI when reviewing the contribution calculations made by the Personalized Enrollment Guidance tool in connection with your retirement savings options. You are not obligated to make any such contribution.

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In 2023, Voya Financial was one of 135 companies recognized by Ethisphere® as one of the 2023 World's Most Ethical Companies®, based on performance in 2022. The World's Most Ethical Company assessment is based upon Ethisphere's Ethics Quotient® framework, which offers a quantitative way to assess a company's performance in an objective, consistent and standardized way. The information collected provides a comprehensive sampling of definitive criteria of core competencies, rather than all aspects of corporate governance, risk, sustainability, compliance and ethics. Scores are generated in five key categories: ethics and compliance program (35%), culture of ethics (20%), environmental and social impact (20%), governance (15%) and leadership and reputation (10%) and provided to all companies who participate in the process. While Voya's Senior Vice President of Corporate and Organizational Development sits on Ethisphere's Equity and Social Justice Initiative Advisory Council, he plays no role in the selection process for the World's Most Ethical Company award, but this fact has been disclosed to the extent it may be perceived as a possible conflict of interest. There is a processing fee of \$3,500 USD to participate. There is also a \$35,000 USD licensing fee for use of the logo. "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

In March 2023, Voya Financial employees were recognized by the Stevie Awards for Sales & Customer Service with a Gold Stevie award (Customer Service Team of the Year – Recovery situation – Financial Services) and a Bronze Stevie (Contact Center Professional of the Year). The Stevie Awards for Sales & Customer Service recognize the achievements of contact center, customer service, business development and sales professionals worldwide. Nominees were asked to provide written answers to four questions describing their achievements or a video of up to five minutes in length that answered the same questions. Submissions were reviewed by a panel of volunteer judges with a 1-10 rating score. The recognitions are based on 2022 information and an entry fee was paid for consideration. Awards and/or rankings are not representative of actual client experiences or outcomes and are not indicative of any future performance.

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DECEMBER 4, 2024

GWINNETT COUNTY

DB Service Review Discussion



Today's Agenda

- ❑ **Gwinnett County Update (10 minutes)**
- ❑ **Transamerica Update (10 minutes)**
- ❑ **Recent Results & Activity (30 minutes)**
 - **Accomplishments**
 - **Participant Experience**
 - **Plan Stats & Trends**
- ❑ **2025 Goals / Areas of Focus (20 minutes)**
- ❑ **Recap / Next Steps (5 minutes)**

Transamerica Update

Gwinnett County Client Service Team



Client Executive
Mike Byrnes

Client Engagement Leader
Matt Hummel

Director, DB Client Operations
Kim Langlois

Service Delivery

Account Management

Client Service Manager
Heather Lichwala

Sr Client Engagement
Associate
Julian Uwazie

Calculation Team

Lead Calculation Analyst
Bill Doldt

Calculation Analyst
Kraig Keipert

Processing

Manager
Cindy Stone

DB Operation Analyst
Chelsea Prior

DB Payroll Analyst
Heather Mellish

Service Center

Director
Tina Anderson

Call Center Supervisor
Jen Valle

Designated
Representatives (13)



The Proof Is in the Pudding — Increased Capital Investments



>\$200 million of additional capital investment

- Digital properties
- Automating and digitizing processes
- Technology modernization
- Data accessibility and analytics
- Cloud migration
- New product and advice services

2024-2025 Key Enhancements Roadmap

Service Excellence

- SECURE 2.0 changes
- Digital onboarding
- In-plan income solutions
- OnePayroll
- Robotic process automation
- Cloud computing

Financial Wellness

- 529 partnership
- Emergency savings and student loan partnership expansion
- *Advisor Managed Advice*SM
- Retail HSA
- Wealth Management Platform

Customer Experience

- Migration to Salesforce Cloud – increased stabilization
- Unified plan sponsor website
- Participant website developments
- Transamerica Retirement App expansion

Defined Benefit Update

Operational Efficiencies

- ❑ Defined Benefit Knowledgebase
 - Migration of process and procedures to Salesforce module
 - Searchable and organized
- ❑ Consolidation of Actuarial Consulting

Participant Experience

- ❑ Proactive Retirement Initiation Email Updates
 - Update participant via email on the status of their retirement application
- ❑ Online Retirement Updates
 - General screen flow improvements

New Technologies

- ❑ Artificial Intelligence
 - Experimenting with different use cases in Transamerica AI Lab
 - Example: Leverage for helping internal team to research answers

Employee Development

- ❑ Canton, MA Office Closure
 - Regular in person gatherings and charity events to foster employee relationships

Recent Results & Activity

2024 Key Accomplishments

- ❑ **Pension Services Agreement Amendment**
 - Teams reviewed contractual agreement to ensure up-to-date provisions
 - Addition of Service Level metrics

- ❑ **Scanning Project**
 - Gwinnett uploaded all historical and current benefit and beneficiary election forms and provided a spreadsheet with all beneficiary information
 - Transamerica uploaded the data to the system to clean up missing beneficiary information
 - Gwinnett provided a spreadsheet with all post-retirement death lump sum beneficiary elections
 - Transamerica is maintaining the post-retirement death lump sum beneficiary master list and is in the final stages of creating a bene field specifically for the post-retirement death lump sum beneficiary which will display the election on the website

2024 Key Accomplishments (continued)

❑ **Employee Education**

- Lunch & Learn – “Money Management Essentials” (November 2023)
- Retiree Flyer – Highlighting TA’s self-service tools (January)
- Lunch & Learn – “Is Roth Right for You?” (July)
- Onsite Wellness Fair Support (August)
- Onsite Retiree Event Support (October)
- Drafting of additional content – “Get Ready to Retire” presentation; Active/TV self-service flyer

❑ **Service Model Analysis**

- Reviewed Process Flow for enhanced workflow options

❑ **Addition of Customized Reporting**

- Term Vested Letters
- Death Notification

2024 Key Accomplishments (continued)

- ❑ **Completion of Annual Events including:**
 - Delivery of Valuation File data
 - Plan Audit support
 - Minimum Required Distributions
 - COLA Increases (in progress)
 - Rabbi Trust Recalculations (in progress)

Call Center : Answering the Call

Q3 2023 Q4 2023 Q1 2024 Q2 2024 Q3 2024

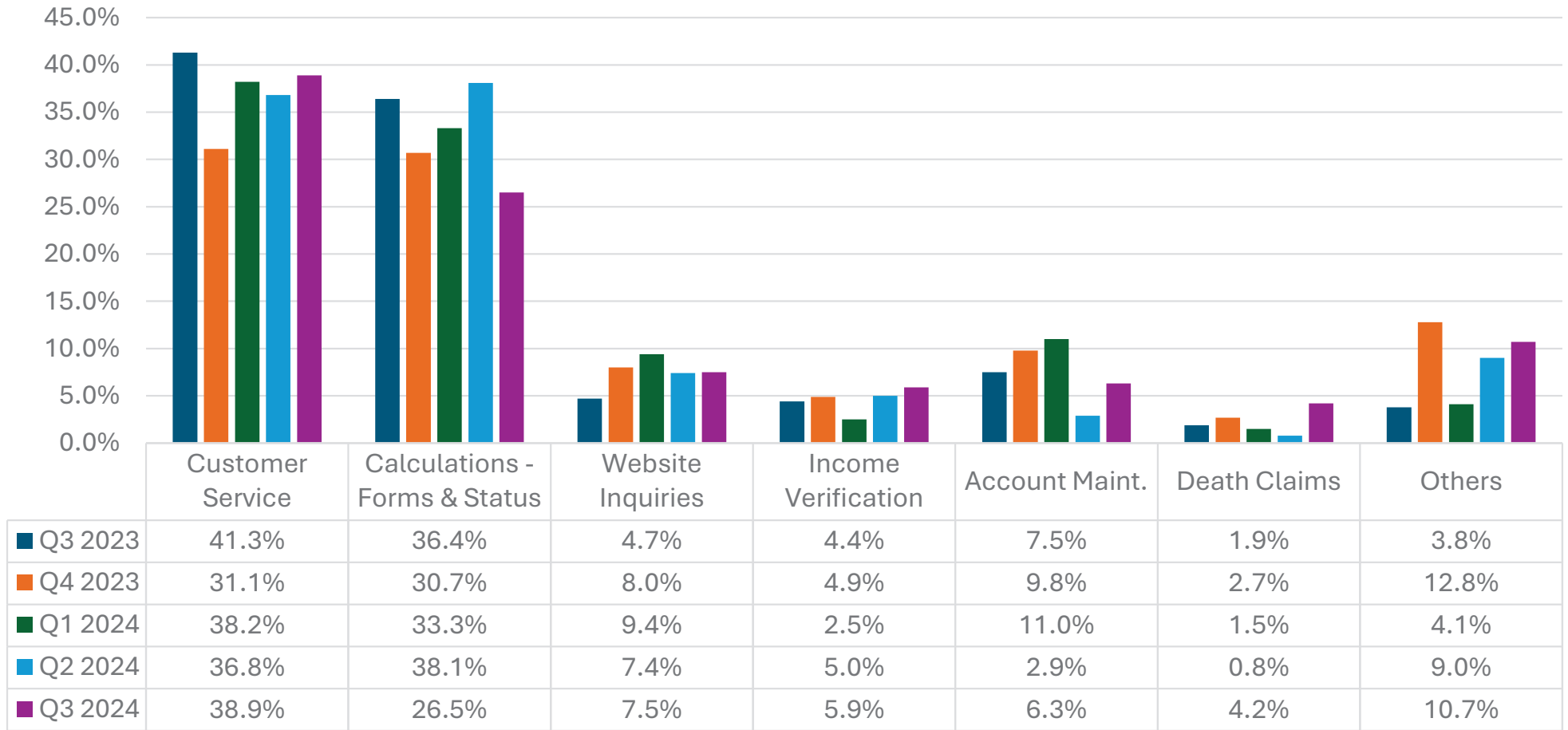
| | | | | | |
|------------------------|-----|-----|-----|-----|-----|
| Number of Calls | 164 | 115 | 440 | 268 | 233 |
|------------------------|-----|-----|-----|-----|-----|

| | | | | | |
|--|------|------|------|------|------|
| Average Speed of Answer (ASA) - seconds | 0:19 | 0:59 | 0:23 | 0:37 | 0:18 |
|--|------|------|------|------|------|

| | | | | | |
|----------------------------|-------|-------|------|------|------|
| Average Handle Time | 11:36 | 10:49 | 9:32 | 9:40 | 9:43 |
|----------------------------|-------|-------|------|------|------|

Average 244 calls per quarter

Call Center : Call Drivers



“Customer Service” includes the following reasons: Call Transfers (callers not authenticated in IVR), Outbound Calls, Transamerica Address Inquires, Calls due to General Participant Mailings.

Call Center : Caller Satisfaction

Completed caller surveys - Q3 2023 – Q3 2024

92

of surveys

78

Net Promoter
Score

98%

Overall Rep
Satisfaction

Representative Key Performance Indicators



Professional



Communicated
Clearly



Cared



Knowledge



Understood
Needs

“The customer service was absolutely Great!!”

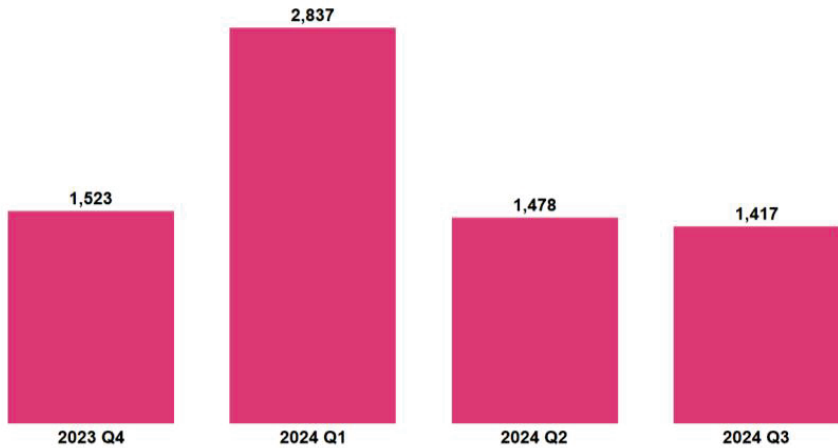
“Very professional, resolved my issue in a timely manner”

“The lady I talked with on the phone was very pleasant and patient with me. Even though I’m hard of hearing (and understanding)”

“...Zachary answered, understood my issue and solved my issue; I’m assuming with a few clicks and the informing I needed was immediately sent in an email. I told him then that he was the man! Thank you Zachery!”

Participant Website Activity

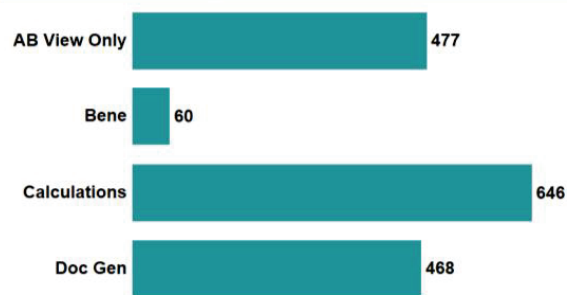
Quarter over Quarter Web Visits



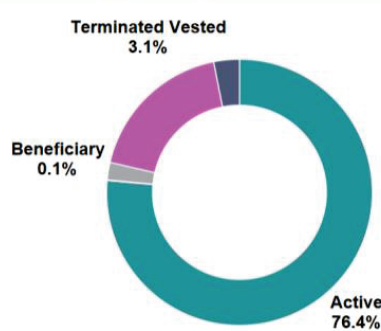
Monthly Web Visits



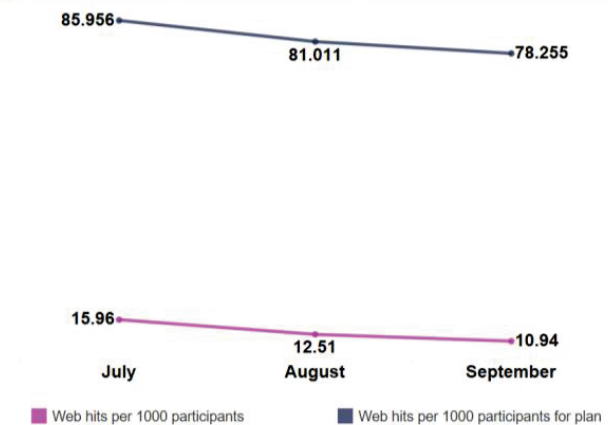
User Web Activity



Web Visits By Participant Status

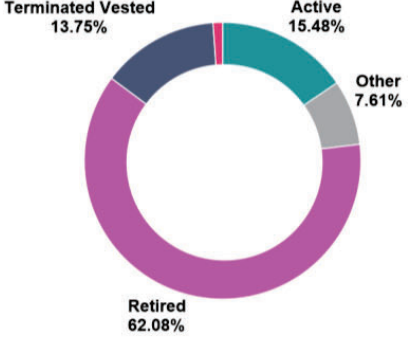


Web Visits per 1000 Participants

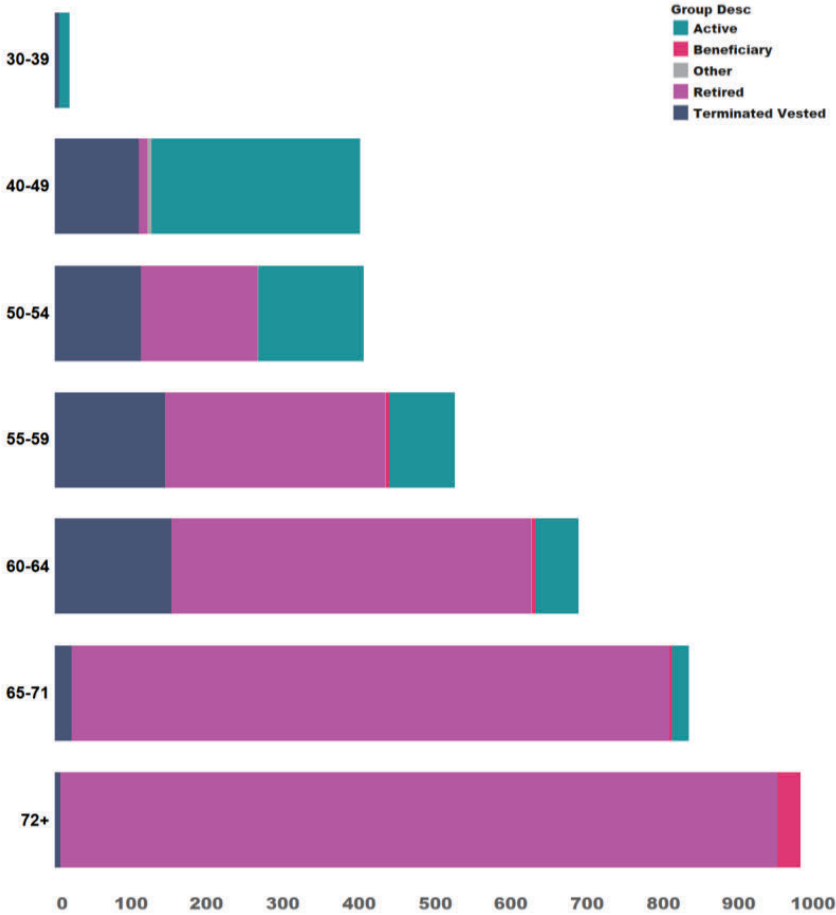


Plan Demographics

Participants by Status



Participant Age & Status for 9/30/2024



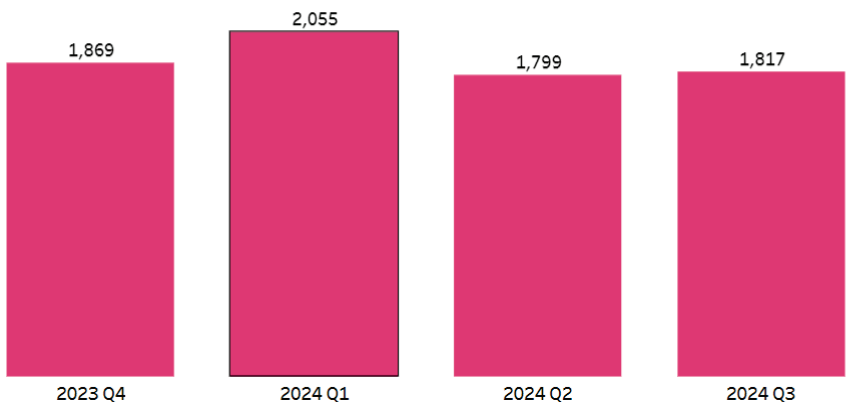
Breakdown by Status for 9/30/2024

| | |
|--------------------------|-------|
| Active | 594 |
| Terminated Vested | 556 |
| Retired | 2,652 |
| Beneficiary | 43 |
| No Benefit | 1,921 |

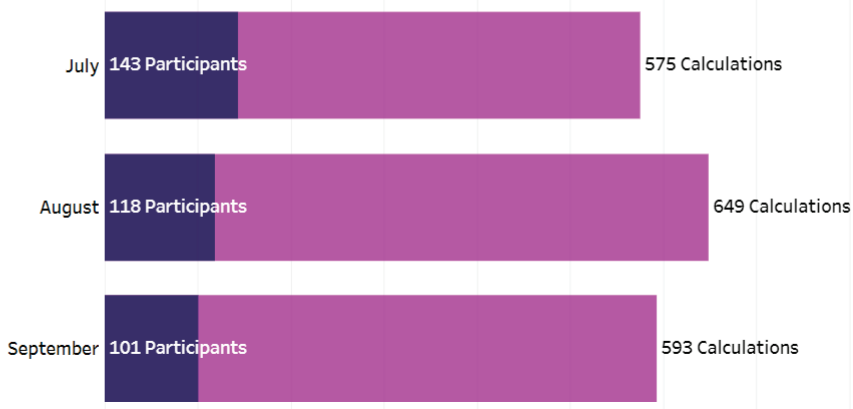
Benefit Calculations

CALCULATION VOLUMES

Quarter over Quarter Calculation Volumes



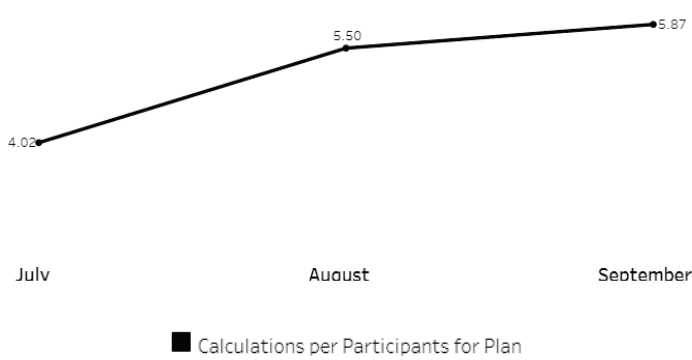
Monthly Calculation Volumes



Calculation Reasons

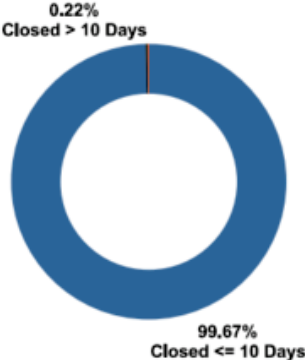


Calculations Per Participants



Calculation Timeliness

10 Day Calculation Target



15 Day Calculation Target



20 Day Calculation Target



Calculation Types Over 10 Days



Calculation Automation

Automation Levels by Type

| Status | Data Automation | Engine Automation | Administrative Automation | Overall Automation |
|-------------------|-----------------|-------------------|---------------------------|--------------------|
| Active | 97.4% | 67.5% | 0.2% | 0.0% |
| E&P | 100.0% | 100.0% | 100.0% | 100.0% |
| Terminated Vested | 95.3% | 95.3% | 92.2% | 86.3% |
| Total | 97.3% | 96.8% | 90.7% | 84.1% |

| | Data Quality | Administrative Data Quality | Overall Data Quality |
|--------|--------------|-----------------------------|----------------------|
| In Pay | 90.8% | 100.00% | 90.8% |

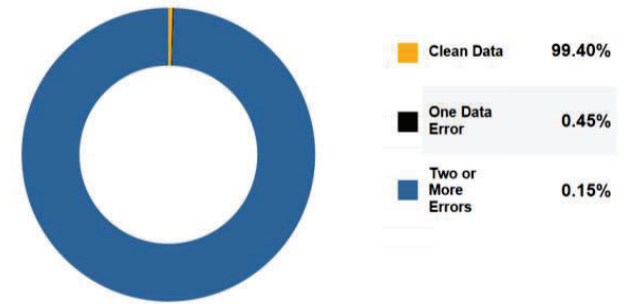
Data Automation- Inconsistent or missing data that can be proactively addressed to improve the participant experience

Engine Automation- Complex plan methodology that limits the ability to code the calculation modules

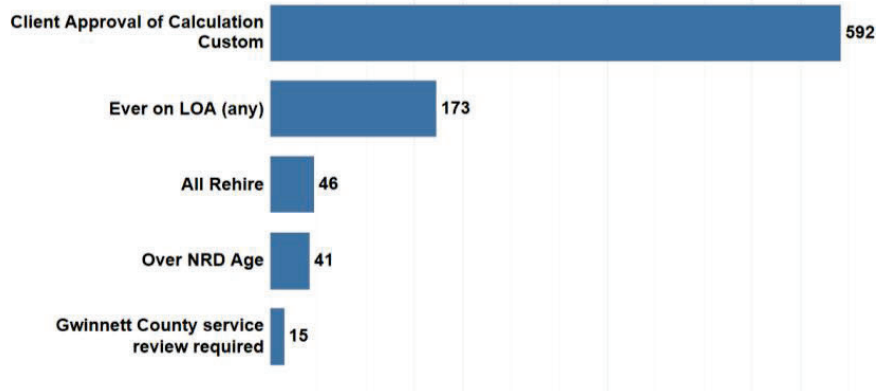
Administrative Automation- Inherent manual processing that prevents real-time calculations (e.g., death, QDRO, etc.)

In Pay Data Quality- Measure of data completeness for in pay participants(e.g. forms of payment, stop dates, beneficiary information)

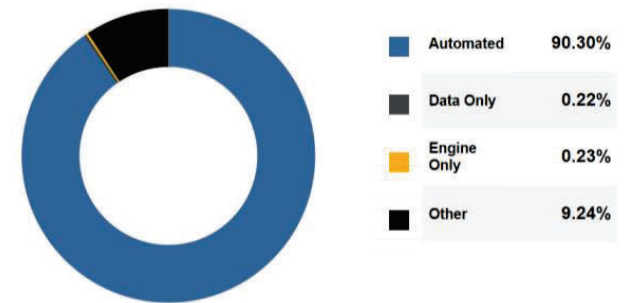
Data Automation Opportunity



Top Data Error Counts



Overall Automation Opportunity



2025 Goals & Areas of Focus

Upcoming Goals

❑ Rollout of Service Model Changes

- Change all communication to have Transamerica's call center information instead of Gwinnett's contact information
- Allow beneficiaries to report deaths directly to Transamerica
- Direct participants to Transamerica to make changes to their post-retirement death lump sum beneficiary

❑ Review current reporting to ensure value-added data

❑ Implement quarterly Service Level Agreement (SLA) reporting and analysis

Thank You!



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Humana Medicare Employer Plan – Rating Assumptions and Stipulations

GWINNETT COUNTY

Proposal Terms

The benefits presented on the previous page are a high-level summary. Please consult the Plan Design Exhibit for a more detailed outline of the benefits proposed. Final benefits may differ due to annual changes in CMS benefit requirements.

For members with End Stage Renal Disease (ESRD), the Humana Group Medicare Advantage Plan is only offered to eligible members who are diagnosed and enrolled in a manner that is consistent with applicable Medicare secondary laws, and the rules and regulations set forth by CMS.

The rates provided do not reflect any potential premium adjustments provided by Center for Medicare and Medicaid Services (CMS) or federal regulations based on a Medicare beneficiary's income.

Humana will hold the proposed rate(s) unless there are material changes to existing or implementation of new federal regulations or requirements that would impact Group Medicare. The proposed 1/1/2022, and after, rate(s) do not include any impact from the recently received CMS regulation regarding the Point of Sale Rebate. If the regulation stands as is, or if there are any changes made prior to the implementation, Humana reserves the right to amend the proposed rates.

Humana will hold the proposed rates, assuming all of the information provided is accurate, and could be subject to change should any of the following differ:

All members are retired and enrolled in Medicare Part A and Part B.

A minimum average employer contribution level of 51% of the proposed premium for the plan.

A majority of members' (51% or more) primary residence is in an adequate Humana Medicare Advantage network service area. Humana will monitor network adequacy throughout the year to confirm standards are met.

Enrolled membership should not change from current, or differ from the information provided, by more than 10% per year.

Humana's Medicare Advantage plan is the only plan offered and there is no additional secondary plan wrapping around or offered in conjunction with this plan for all current and future Medicare eligible retirees.

Part D, administered by Humana Pharmacy Solutions, will utilize Humana's Group Plus formulary and include utilization management programs such as: quantity limits, prior authorization, and step therapy. Humana continually updates its drug list and quantity limits, and ensures these updates are in accordance with CMS regulations.

Benefits, deductibles, maximum out of pocket accumulators, and any applicable pharmacy TrOOP accumulators will be reset on January 1 each year.

We are pleased to present this Humana Group Medicare Advantage proposal to you and assume all information provided is accurate with the understanding if there is a material change from the current offering environment, Humana has the right to revise or rescind the quote.