



Chattanooga Housing Authority

2025 Benefits Summary

PAID HOLIDAYS

- New Year's Day
- Martin Luther King, Jr. Day
- Presidents' Day
- Good Friday
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Thanksgiving
- Thanksgiving Friday
- Christmas
- *Floating Holidays (3 per calendar year)

GYM REIMBURSEMENTS

The CHA reimburses full-time employees for eligible gym memberships. Each quarter, employees will be eligible for reimbursements up to a maximum of \$82.50 (\$27.50/month) with proof of purchase.

Paid Vacation Accrual

Years of Employment	Accrual (Hrs./Pay Period)
1 - 2	3.75
3 - 5	5.00
6 - 9	6.25
10+	7.50

Paid Sick Time Accrual

Sick leave begins to accrue on the first day of each pay period at rate of 3.75 hours and is credited at the close of the pay period.

MEDICAL INSURANCE

BlueCross BlueShield TN & Cigna

<u>BCBS & Cigna Local Plus</u>	<u>EE Pays per Pay Period</u>
Premier PPO	
Employee Only	\$167.80
Employee + Child(ren)	\$260.40
Employee + Spouse	\$386.20
EE + Spouse + Child(ren)	\$453.80

Standard PPO	
Employee Only	\$154.40
Employee + Child(ren)	\$239.60
Employee + Spouse	\$355.40
EE + Spouse + Child(ren)	\$417.60

Limited PPO	
Employee Only	\$125.40
Employee + Child(ren)	\$194.60
Employee + Spouse	\$288.60
EE + Spouse + Child(ren)	\$339.00

<u>BCBS & CIGNA Open Access</u>	<u>EE Pays per Pay Period</u>
Premier PPO	
Employee Only	\$182.80
Employee + Child(ren)	\$277.40
Employee + Spouse	\$416.20
EE + Spouse + Child(ren)	\$483.80

Standard PPO	
Employee Only	\$169.40
Employee + Child(ren)	\$256.60
Employee + Spouse	\$385.40
EE + Spouse + Child(ren)	\$447.60

Limited PPO	
Employee Only	\$140.40
Employee + Child(ren)	\$211.60
Employee + Spouse	\$318.60
EE + Spouse + Child(ren)	\$369.00

VISION INSURANCE

EyeMed

EE Pays per
Pay Period

Basic

Employee Only	\$1.59
Employee + Child(ren)	\$3.18
Employee + Spouse	\$3.02
EE + Spouse + Child(ren)	\$4.67

Expanded

Employee Only	\$3.15
Employee + Child(ren)	\$6.30
Employee + Spouse	\$5.99
EE + Spouse + Child(ren)	\$9.27

DENTAL INSURANCE

BlueCross BlueShield TN

2025
Monthly
Rate

EE Pays per
Pay Period

	2025 Monthly Rate	EE Pays per Pay Period
Dental Individual	\$4.56	\$2.28
Family	\$16.46	\$8.23

FLEX SPENDING ACCOUNT

Benefits Strategies

CHA offers a flexible spending account where employees can use pre-tax dollars for medical, dental, vision expenses, and child care. Employees can sign up during the open enrollment period in the fall.

LIFE & DISABILITY INSURANCE

The Hartford

Life / AD&D

Long-Term Disability

CHA pays for 100% of the cost of the policy.
Policy equal to 1.5x an employee's annual pay.
Supplemental policies also available.

Short-Term Disability

Accident Insurance

Critical Illness

Employee-sponsored voluntary plans.

457(b) Retirement Plan

USI Consulting Group (USICG)

CHA offers a 457(b) retirement plan. All full-time employees may participate after a 6-month probationary period. Unless a contribution is selected, employees will be automatically enrolled at 2%. CHA contributes 3% of salary upon eligibility and will match contributions 1:1 up to 2% of an employee's wages.