



*Clermont County*  
*Employee Benefits Handbook*  
*2012*

Effective 10/31/2011, Enroll through ESS (employee self-serve) portal in Munis

*The benefits illustrated are available to the majority of Clermont County employees and are based on policies approved by the Board of County Commissioners. If you are an employed within the office of another Elected Official or part of a collective bargaining unit (union), the information herein may or may not apply to you due to specific conditions included in your individual agreement and/or department policies. Refer to your department head or collective bargaining agreement for specific information.*

**Clermont County provides several benefits to you at no cost, while you share in the cost of others. Clermont County's contribution to your benefits represents a significant part of your total compensation. We are pleased that we are able to provide you with an extensive benefits package.**

**ELIGIBILITY:**

- ✓ Full time, permanent employees (35 or more hours per week) and their qualified dependants.
- ✓ Coverage begins the 1st of the next month after 90 days of employment.
- ✓ Enrollment is completed on-line and should be **as soon as possible after hire** to avoid delays with ID cards, etc. The deadline for enrollment is 30 days from the date you become eligible for benefits /30 days from the date of your qualifying event. Late enrollments cannot & will not be processed.
- ✓ **Completing the enrollment process is required, even if benefits are being waived.**

**QUALIFIED DEPENDENT:**

- ✓ Your legally married spouse – all available benefits
- ✓ **Medical:** Your children less than 26 yrs old;
- ✓ **Dental, vision, FSA & child life:** Your dependent children less than 19 yrs old; Your dependent children age 19 to 25 if a full time student at an accredited school.
- ✓ **Qualified disabled children regardless of age:** Can be covered in all plans provided they became disabled while they were within the age range of the plan definition of dependent child'.
- ✓ **Your dependent child age 26 to 28:** In certain circumstances Ohio Law may allow you to continue to insure your child age 26 to 28 in the medical plan. The county is not required to contribute to the cost of their coverage. There is an additional charge to enroll such a dependent.

**FOR 2012 THE HEALTH AND WELFARE INSURANCE PLANS OFFERED ARE:**

- ✓ Medical (including a prescription plan)
- ✓ Dental
- ✓ Vision
- ✓ County Paid Life and Accidental Death & Dismemberment (AD&D) Insurance
- ✓ Voluntary, Employee Paid, Life and AD&D Insurance
- ✓ County Paid Long Term Disability
- ✓ Flexible Spending Accounts

**PRE-TAX:**

The medical, dental, vision and flexible spending deductions are taken 'pre-tax' which means that your deductions are taken prior to your income tax being assessed thereby lowering the amount of tax on your take home pay. Pre-tax deduction plans are authorized by the Federal Government provided the enrollment commitment is for the entire plan year – this means that you cannot change your coverage until open enrollment (held in October / November each year with an effective date of January 1st) unless you have a 'qualifying event' (QE). A QE is a circumstance which affects your family status or income, such as marriage, birth, adoption, divorce, death, loss of other coverage, newly available coverage, etc. If you should experience a QE and need to change your coverage, contact your HealthCare Coordinator or the Human Resources Department within 30 days of the qualifying event.

**BENEFIT 'CREDIT':**

The County contribution towards your elected health and welfare benefits is termed a "Benefit Credit". The County contributes:

\$179.75 per pay, if you select single medical;  
\$449.62 per pay, if you select family medical.

# HEALTH INSURANCE BENEFITS:

## MEDICAL INSURANCE - HUMANA:

As a full-time, permanent employee in 2012, you can choose one of two health-care plans:

- ✓ NPOS1
- ✓ NPOS2

The plans are identical in design and services covered. The main difference between the plans is in where you choose to pay for the coverage - Ask yourself: Do you prefer to pay a higher payroll deduction or pay a higher percentage of the claim at the point of service? The chart below shows the main plan differences:

PLAN	NPOS1		NPOS2	
<b>Payroll Deduction:</b> (per pay – 24 pays)	<b>Single: \$37.85</b>	<b>Family: \$159.65</b>	<b>Single: \$19.05</b>	<b>Family: \$107.01</b>
	<b>In-Network</b>	<b>Out-of-Network</b>	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Deductible</b>	\$500 Single \$1,000 Family	\$1,000 Single \$2,000 Family	\$ 750 Single \$1,500 Family	\$1,500 Single \$3,000 Family
<b>Coinsurance (After Deductible)</b>	Plan Pays 90% You Pay 10%	Plan Pays 70% You Pay 30%	Plan Pays 80% You Pay 20%	Plan Pays 60% You Pay 40%
<b>Office Visit Co-Pay</b>	\$15 Primary care \$30 Specialist	Deductible & 70/30%	\$20 Primary care \$40 Specialist	Deductible & 60/40%
<b>Out Of Pocket Maximum</b>	\$1,000 Single \$2,000 Family	\$2,000 Single \$4,000 Family	\$2,000 Single \$4,000 Family	\$4,000 Single \$8,000 Family
<b>Rx (pharmacy)</b>	\$10/\$30/\$50/25%	50% copay	\$10/\$30/\$50/25%	50% copay

- ✓ **If you elect the NPOS1 single plan for 2012, your annual payroll deduction would be \$451.20 higher than for someone who elected the NPOS2 single plan.**
- ✓ **If you elect the NPOS1 family plan for 2012, your annual payroll deduction would be \$1,263.36 higher than for someone who elected the NPOS2 family plan.**

Both plans have the same prescription benefit - the prescription drug co-pays are the same. For maintenance drugs, a 90 day prescription can be filled at participating pharmacies or through mail order at a cost which would equal two 30 day retail prescriptions at a non-participating pharmacy.

Co-pays for medical & prescriptions do not apply towards your deductible or your out-of-pocket maximum. This means that you will continue to pay co-pays even after your out-of-pocket maximum has been met.

Complete plan details are contained in the 'Certificate of Coverage' (Summary Plan Description) document which is posted on the [www.myhumana.com](http://www.myhumana.com) web site or you can request a printed copy by calling Humana's Customer Service department: 1-888-357-6767. It will also be posted to the county's employee web site.

## DENTAL INSURANCE – DENTAL CARE PLUS

Dental insurance is available through Dental Care Plus. The plan requires the member to seek services through an 'in-network' dentist. There are over 1,000 dentists in the Greater Cincinnati area to choose from. For plan details: see the benefit summary plan description included with your ID card or visit: [www.dentalcareplus.com](http://www.dentalcareplus.com)

Dental Benefits	DENTAL CARE PLUS (per pay)
<b>Payroll Deductions:</b> (2x per month)	\$13.28 single / \$36.50 family

## **VISION INSURANCE - EYEMED**

Vision insurance is available through EYEMED.

As with the medical plan, you will receive the highest level of benefits if you use a network provider.

For plan details: see the benefit summary page included in your packet or visit: [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com)

<b>Vision Benefits:</b>	<b>EYEMED (per pay)</b>
<b>Payroll Deductions:</b> (2x per month)	\$2.97 single / \$7.49 family

## **FLEXIBLE SPENDING ACCOUNTS (FSA) – CHARD-SNYDER**

Flexible Spending Accounts allow you to have an amount deducted from your paycheck to help offset future out-of-pocket health and childcare expenses. The annual amount you elect to set aside is prorated for each pay period and deducted from your earnings before your taxes are calculated. A debit card will be issued to you for convenient access to your funds. This benefit allows you to set money aside during the course of the year on a pre-tax basis to help offset out of pocket expenses such as.....

### **Health FSA:**

- ✓ Medical and Prescription Co-pays
- ✓ Deductibles and Coinsurance
- ✓ Durable Medical Equipment
- ✓ Eye Exams, Eyeglasses, and Lasik Surgery

*With a Healthcare FSA you can elect to contribute:*

*Up to \$5,000 (pre-tax) annually*

### **Dependent Care FSA:**

- ✓ Care for your dependents under age 13 living in your household provided by a licensed day care center or an IRS compliant provider
- ✓ Care for your spouse or dependents who for physical or mental reasons cannot care for themselves
- ✓ After school care fees except for overnight activities

*With a Dependent Day Care FSA you can elect to contribute:*

*Up to \$5,000 (pre-tax) annually ( limit is \$2,500 if married filing separately)*

**IMPORTANT:** Be careful when estimating your projected claims for the year - this is a "use it or lose it" benefit. Funds not used during the calendar year or before employment ends are forfeited.

For detailed information regarding FSA's, visit Chard-Snyder's web site: [www.chard-snyder.com](http://www.chard-snyder.com)

## **LIFE AND DISABILITY INSURANCE:**

### **COUNTY PAID LIFE INSURANCE – MUTUAL OF OMAHA**

Full-time employees (except CCDD) are provided with \$25,000 in life insurance and \$25,000 in AD&D (accidental death and dismemberment) coverage.

Coverage includes:

- ✓ An 'accelerated payment' option for employees who are diagnosed as terminally ill – this allows the employee to claim up to 50% of the coverage amount while still living.
- ✓ An educational benefit for surviving dependent children who are enrolled in college.
- ✓ Waiver of premium – in the event you become permanently disabled, you can apply to have your life insurance premiums automatically paid for you

Complete plan details can be found in the 'Certificate of Coverage' (Summary Plan Description) document – available through MUTUAL OF OMAHA ([www.MUTUAL OF OMAHA.com](http://www.MUTUAL OF OMAHA.com)), the County web site or Clermont County's Human Resources Dept.

## **VOLUNTARY LIFE INSURANCE – MUTUAL OF OMAHA**

In addition to the County provided life insurance, optional life insurance coverage is available for yourself, your spouse, and dependent children at your expense.

- ✓ **If you elect coverage as a new hire or part time to full time:** you are guaranteed coverage up to \$110,000 (or 5x your salary, whichever is lower), and up to \$50,000 for your spouse (spouse's amount cannot exceed the employee's coverage).
- ✓ **If you elect coverage for the first time at open enrollment:** You must complete an 'Evidence of Insurability' (EOI) form. Coverage will not become effective until approved by Mutual of Omaha.
- ✓ This benefit is 100% paid by you, the employee, through an after tax payroll deduction.
- ✓ You must elect coverage for yourself in order to accept coverage for your dependents.
- ✓ Employee & Spouse: The premium is determined by the participant's age & coverage elected.
- ✓ Dependent children are a flat rate based on the amount of coverage elected. One premium amount covers all eligible children.
- ✓ Coverage can be reduced or dropped at any time during the year, but only elected\* or increased as a new hire or during open enrollment. (\*new dependents can be added if the employee has existing coverage, within 30 days of the qualifying event).

**To determine the amount of coverage and the cost, refer to the premium rate page** (*link provided in MUNIS*).

A copy of the policy/plan certificate is available at: [www.mutualofomaha.com](http://www.mutualofomaha.com) . You may also request a 'hard copy' by contacting your HealthCare Coordinator or the Human Resources department.

## **LONG TERM DISABILITY INSURANCE – MUTUAL OF OMAHA**

Long Term Disability (LTD) coverage is provided for employees with less than five years of service through Mutual of Omaha Insurance Company. The plan pays 60% of the employee's gross monthly pay up to a maximum of \$5,000 per month for a specific period of time based upon your individual circumstance – see *the plan description for complete details on the timeline*. This benefit is provided **at no cost to you**.

Employees with five or more years of service receive a similar benefit through the Ohio Public Employees Retirement System (OPERS) – OPERS requires 5 years of service in the OPERS system and total and permanent disability in order to receive disability benefits.

## **MISCELLANEOUS BENEFITS:**

### **EMPLOYEE ASSISTANCE PROGRAM (EAP)**

*100% confidential – no identifiable information is forwarded to the employer.* Counseling services provided to employees and immediate family members through an outside source – paid by Clermont County. CONCERN is staffed by trained professional. Services include, but are not limited to: Mental Health, Grief, Addictions, Work Related Issues, Anger Management, Retirement Planning, Conflict Resolution

### **HEALTHY WORK ENVIRONMENT**

The County provides a Smoke-Free and Drug-Free workplace. The General Health District offers a Wellness Program to all County employees, which provides a variety of wellness-related programs. Some of these programs are open to your immediate family members as well.

### **TUITION ASSISTANCE PROGRAM\*\*** (Up to \$2000 Reimbursed per year)

After the successful completion of your probationary period and with the approval of your manager, you can apply for tuition reimbursement toward the cost of furthering your education.

- ✓ The annual limit is \$2,000 and comes with a \$50 per month work commitment.
- ✓ Basically this means for every \$50 you receive, you are expected to work one month – ex: if your reimbursement is \$250 – your work commitment would be 5 months.
- ✓ The percentage paid is based on your grade:
  - A = 75%
  - B = 65%
  - C = 60%

**\*\*Note: Elected Officials, other than the Board of County Commissioners, may have a different tuition policy – check with your Elected Official to obtain information if interested in this benefit.**

# CHANGE IN STATUS / TERMINATION OF BENEFITS

- ✓ Employment termination
- ✓ Full time to part time status
- ✓ Loss of full time student status and other dependent status changes; Child's 26<sup>th</sup> birthday.
- ✓ Employee death

Other than termination of employment, **it is the employee's responsibility to notify the Human Resources Department of a status change so COBRA benefits can be offered.**

If your employment ends or your status changes from full time to part time, your insurance plans will end on the last day of the month in which the change took place (*your payroll deductions must be paid through to the end of the month*). At which time you would become eligible for up to 18 months of continuation of coverage as provided by COBRA law.

When your dependent child becomes ineligible for medical due to their 26<sup>th</sup> birthday, ineligible for all other benefits due to the loss of dependent status (qualifying events), he/she would become eligible enroll for an individual plan for up to 36 months of continuation of coverage, as provided by COBRA law. Enter the change in the ESS Benefits Portal and Notify the Human Resources department within 30 days of the qualifying event.

If you become covered under another plan, for instance through your spouse, your coverage with the county will end on the effective date of new coverage should you elect to drop your coverage through the county.

If you have a qualifying event which allows you to enroll yourself or pick up dependent coverage with the county, the effective date will be the date of the qualifying event rather than the 1<sup>st</sup> of the next month.

In the event of your death while actively employed with the county or your divorce or legal separation, your covered dependents are eligible to continue their existing coverage for up to 36 months.

**Open enrollment** is held in October / November of each year for an effective date of January 1<sup>st</sup> of the following year. This is the time of year that you can make changes to your benefit elections without having a 'qualifying event'. It's important to remember that open enrollment is not a COBRA qualifying event – if you drop a dependent during the open enrollment period, the dependent will only be offered COBRA coverage if you notify the Human Resources department that the dependent has experienced a qualifying event within the designated time period (30 - 60 days depending upon the nature of the qualifying event).

**COBRA Rights:** Further details pertaining to your COBRA rights and the COBRA rights of your qualified dependents can be found in your "COBRA Initial Rights Notification" which will be mailed to your home within a few weeks of your benefit eligibility date. The COBRA Initial Rights Notification document is also posted on the County's internet site under Human Resources. You can also find additional descriptive details by accessing the Department of Labor web site on the internet ([www.dol.gov](http://www.dol.gov)).

*NOTE: All SPD's (summary plan descriptions), forms and other information for health & welfare plans will be available through the County's web site or Human Resources once they have been approved for publication.*

# VACATION AND HOLIDAY SCHEDULE:

## VACATION LEAVE

- ✓ Full-time employees, who work 40 hours per week (80 per pay period) receive 80 hours vacation after one year of service and then begin accruing vacation at a rate of 80 hours per anniversary year. Full-time employees who work 35 hours per week (70 per pay period) will receive 70 hours vacation after one year of service then begin accruing vacation at a rate of 70 hours per anniversary year. After 8, 15, and 25 years of service the accrual increases for an additional week of vacation.
- ✓ The actual number of ‘vacation days’ you have would be based on your normal work schedule – *for example: If you regularly work a 40 hr / 4 day week, you would accrue 80 hours of vacation after one year – but for you, this would equate to 8 regular work days (2 weeks) rather than the 10 shown for employees who work 40 hrs / 5 days per week.*

Years of Service	Rate of Accrual per 80 hours worked	Schedule below is based on a 40 hr/5 day week
<b>1 - 7 Years:</b>	3.0769 hrs	10 – 8 hr days
<b>8 - 14 Years:</b>	4.6154 hrs	15 – 8 hr days
<b>15 - 24 Years:</b>	6.1538 hrs	20 – 8 hr days
<b>25+ Years:</b>	7.6923 hrs	25 – 8 hr days

## PERSONAL DAY

Full-time employees are entitled to one personal day (8 hours) per year, awarded on January 1<sup>st</sup>. This day must be used by the end of the calendar year. It will not roll over to the following year. If you are on probation as of January 1, you will be awarded eight hours of personal leave when you successfully complete probation.

## EARNED PERSONAL DAY

Full-time employees, who work 182 days (six months) without using any sick leave, will receive one personal day (8 hours) of earned personal leave. You may receive up to two Earned personal days per year. Earned personal days must be used within one calendar year of the issue date

EX: A day is issued on 3/19/11 must be used by 3/19/12.

## HOLIDAYS

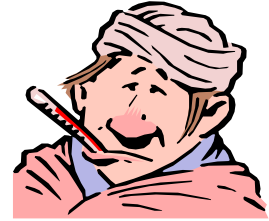
As a full-time employee, you are entitled to ten paid holidays per year. Due to the nature of some County services your position may require you to work on holidays, however, you will be compensated for working the holiday either with comp time or in monetary form.

Observed holidays are:



- New Year's Day
- Martin Luther King, Jr. Day
- Presidents' Day
- Memorial Day
- Independence Day
- Labor Day
- Veteran's Day
- Thanksgiving Day
- Friday after Thanksgiving
- Christmas Day

# LEAVE OF ABSENCE:



## **SICK LEAVE**

Full-time employees receive fifteen days of sick leave per year.

Part-time employees receive sick leave at a reduced amount based on hours worked.

Unused sick leave can be carried over to the next year up to an unlimited number of hours.

## **FAMILY MEDICAL LEAVE ACT:**

- ✓ Clermont County complies with the federally mandated “Family Medical Leave Act” also known as FMLA.
- ✓ FMLA is a protected leave which provides you with job security for up to 12 weeks should you find it necessary to take a qualified personal or family medical leave.
- ✓ FMLA is only paid time off if you also have sick, vacation, personal, earned personal or comp time available – otherwise it is unpaid leave.
- ✓ To be eligible you must have at least one year of employment with Clermont County and at least 1250 hours worked (equates to about 24 hrs per week).
- ✓ You must apply for the leave and complete and return all necessary documentation to ensure you are protected.

## **LEAVE DONATION**

- ✓ An employee who has an extended period of absence for a serious personal illness or to assist a seriously ill immediate family member and has exhausted all available paid leave, maybe eligible to receive voluntarily donated leave from co-workers based on the ‘County Leave Donation’ policy.
- ✓ Only employees who have over 240 hours accrued may donate and the donation must be approved. *There are limitations to the Leave Donation policy such as the inability to donate from one elected official’s organization to another department. For instance, a Board of County Commissioner’s employee would not be able to donate to an employee of the Sheriff’s office, an employee of the Sheriff’s office would not be able to donate to an employee at CCDD, etc.*

## **OTHER LEAVE**

- ✓ Election Day paid leave for poll workers is available to non-bargaining employees (with department head’s approval). If you volunteer as a poll worker on election day, you will be paid your regular wages for that day without having to take sick, vacation or comp time. You will also receive the poll worker compensation.
- ✓ Clermont County also has military, jury and personal leave allowances. Check the policies for individual situations.
- ✓ Unpaid Leave - Personal, Education, Family and/or Medical

## **WORKERS' COMPENSATION / WAGE CONTINUATION**

- ✓ Workers Comp: The County provides coverage through the Bureau of Workers Comp. This coverage can provide compensation benefits in the event you suffer an on-the-job injury or an illness directly related to your occupation causing a disruption in your ability to work as scheduled.
- ✓ Wage Continuation: an alternative to Temporary Total Disability (TTD) compensation paid by the BWC is available up to a maximum of twelve weeks. You may apply to receive wage continuation in place of TTD when filing a workers’ compensation claim



# **RETIREMENT BENEFITS**

## **PUBLIC EMPLOYEES RETIREMENT SYSTEM (OPERS)**

As a County employee, you will participate in the Ohio Public Employees Retirement System (OPERS) in lieu of Social Security.

You are vested in the program after 5 years of service. Currently retirement eligibility is *(subject to change)*:

- ✓ at age 60 with 5 years service,
- ✓ at age 55 with 25 years service, or
- ✓ at any age with 30 years service.

You will receive information directly from OPERS within your first three months of employment. The information package will explain in detail the benefits and the election options available and timeline to elect. Under most circumstances, medical plans are available at eligibility retirement or an approved disability retirement – this benefit is also explained in the OPERS package.

**Note:** Prior service in the public sector, including military service, may qualify towards your applied service time. If you have public service within Ohio or with the military, contact PERS directly at 800-222-7377 or [www.opers.org](http://www.opers.org), or the Human Resources Department at 732-7110 for details.

## **DEFERRED COMPENSATION PLANS**

In addition to OPERS, the County offers access to participation in a voluntary savings program, which allows you to set aside a portion of your income on a pre-tax basis to supplement your retirement benefits. Three plans are available: State of Ohio Public Employees Deferred Compensation Plan, County Commissioners Association of Ohio Deferred Compensation Plan, and International City / County Management Association. Each of the plans offers you different investment options, such as a fixed rate of return, variable annuity and mutual fund plans. Details of the available plans and enrollment information can be obtained at the 'Benefits Fair' (held quarterly).