



Hamilton County | Employee Benefits

2017 Summary of Benefits

- Medical Insurance** – All employees regularly scheduled to work 30 hours or more per week are eligible for medical insurance coverage. Coverage is effective the first of the month following 60 days of continuous service. Three plan choices available through Anthem with varying contributions, co-insurance and co-payment structures. All three plans have the same pharmacy benefit.

Working Spouse Provision: Employees who choose to cover his/her spouse on a medical plan, and the spouse has coverage available through his/her employer, are required to pay a \$35/biweekly surcharge in addition to the rates listed above.

Bi-Weekly Contributions			
	Single	Double	Family
Blue \$2500	\$19.11	\$30.82	\$44.18
Green \$1000	\$28.23	\$52.08	\$79.32
Orange \$500	\$76.62	\$164.62	\$265.21

Pharmacy Structure			
Tier 1	Tier 2	Tier 3	Tier 4
\$15 Co-Pay	\$30 Co-Pay	\$50 Co-Pay	25% Up to \$250 / Rx

- Wellness Program** – Hamilton County encourages employees to maintain a healthy lifestyle through the *Empower a Healthy You* wellness program; offering cash incentives to eligible employees who complete certain wellness programming. (1) Eligible employees who complete an on-site health screening and an online health risk assessment earn \$150 in WellBucks cash incentives. (2) Eligible employees who earn 3.0 WellBucks credits through participation in designated wellness related programming are eligible for an additional \$100 in cash incentives.
- Dental Insurance** - There are two options available, both plans cover preventive services at 100% without a deductible or copayment. Other dental services are covered at varying percentages. The Premium Plan provides for Orthodontic coverage. Coverage is effective the first of the month following 60 days of continuous service.

Bi-Weekly Contributions			
	Single	Double	Family
Premium	\$6.64	\$12.89	\$18.68
Basic	\$4.50	\$8.75	\$12.68

- Vision Insurance** – Employees may elect vision insurance, which provides coverage for eye exams, eyeglasses (lenses and frames), and contact lenses at participating providers. Employee contributions are deducted bi-weekly on a pre-tax basis as follows:

Single	Double	Family
\$2.35	\$4.69	\$6.28

- Life Insurance** - Provided at no cost for the employee only, effective on the first of the month following 60 days of continuous service. Coverage is equal to one times annual salary up to the policy maximum.
- Supplemental Life Insurance** - An optional supplemental plan that provides additional life insurance benefits. Coverage is available for employee, spouse, and children. Group rates are based on age and tobacco-use status. Coverage may be portable or converted at termination of employment.
- Long Term Disability Insurance** - Voluntary plan with two options available. When coverage is elected, it is effective on the first of the month following 60 days of continuous service. Plan options replace 40% of pay up to a monthly maximum of \$2400, or 50% of pay up to a monthly maximum of \$3000. Benefit is reduced by most other sources of disability income. Benefit payments begin after 90 days of disability.
- Flexible Spending Accounts** – Separate Health Care and Dependent Care accounts are available allowing employees to set aside pre-tax funds to pay out-of-pocket health care expenses, or employment-related dependent care expenses. The annual maximum contribution is \$2550 for health care and \$5000 for dependent care.
- Transportation Reimbursement Program:** Employees may elect to set aside pre-tax dollars through payroll deduction to be reimbursed for eligible parking, transit, and van pooling expenses related to commuting to and from work.
- Employee Assistance Program** - Confidential assessment and referral counseling offered at many convenient locations. Initial services, up to 10 visits, are provided free.

- **Critical Illness Insurance / Accident Insurance:** Employees have the opportunity to purchase additional insurance to provide financial stability in the event of critical illness or accident. There is an open enrollment period held for these two plans once annually. Employee payroll contributions vary based on personal factors and the coverage level elected.
- **Ohio Public Employees Retirement System (OPERS)** - Employee contribution is 10% of pay on a pre-tax basis. Employer contribution is 14%. (Contributions may vary for law enforcement employees.) Employees can refer to www.opers.org for information on retirement eligibility.
- **Holidays** - Ten paid days consisting of: New Year's Day, Martin Luther King Day, Presidents' Day, Memorial Day, Independence Day, Labor Day, Veterans' Day, Thanksgiving and the Friday after, and Christmas. In addition, an 8-hour personal holiday may be requested annually by full-time employees who have completed the initial probationary period.
- **Vacation** - Employees who work 40 hours per week (80 per pay period) will receive 80 hours vacation after one year of service and then begin accruing vacation at a rate of 3.1 hours per 80-hour pay period. Employees who work 35 hours per week (70 per pay period) will receive 70 hours vacation after one year of service and then begin accruing vacation at a rate of 2.7 hours per 70-hour pay period. After 6, 12, and 18 years of service the accrual increases for an additional week of vacation. Part-Time Employees earn vacation at a pro-rated rate. *(The vacation accrual rates described above are for departments under the jurisdiction of the Board of County Commissioners, and may vary by Appointing Authority.)*
- **Sick Leave** - Fifteen days per year are accrued. Conversion option on two for one basis (up to 90 days) at retirement with 10 years of Ohio public service.
- **Earned Personal Days** - Full-time employees may earn up to three Earned Personal Days, per year. One day is earned for each period where sick leave is not used, January-April, May-August, and September-December. *(The Earned Personal Days provision described above is for departments under the jurisdiction of the BOCC and may vary by Appointing Authority.)*
- **Deferred Compensation Plans** - In addition to the Ohio PERS retirement plan, a voluntary savings program is available that allows employees to set aside a portion of their income on a pre-tax basis to supplement retirement benefits. There are three plans to select from: [Ohio Deferred Compensation Plan](#), [County Commissioners Association Deferred Compensation Plan](#), and the [Voya Financial Services Deferred Compensation Plan](#). Each plan has different investment options, such as fixed rate of return plans, variable annuity plans, and mutual fund plans.
- **College Advantage Savings Plan** - State of Ohio sponsored plan through the [Ohio Tuition Trust Authority](#) will allow you to set aside money for future college tuition with the convenience of payroll deduction. Some tax savings are available with this account.
- **Direct Deposit** - You can elect the convenience of having your paycheck directly deposited to the bank of your choice by completing an authorization form.
- **Credit Union** - The [Cinfed Credit Union](#) offers a full range of banking services and payroll deduction.
- **Public Service Loan Forgiveness Program** – This program forgives the remaining balance on your Direct Loans after making 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer, like Hamilton County. For more information and learn whether your loans qualify go to: <https://studentaid.ed.gov> and search for the PSLF program.

NOTE: Hamilton County reserves the right to change any of the above benefits and their costs without prior notification to its employees. This is only a summary; therefore, the specific provisions of Hamilton County policies and the insurance contracts must apply.