

Summary of 2019 Clark County Full Time Employee Benefits Program

Health Insurance – Medical and Prescription

Regular full-time employees may choose a single, employee plus one, or family plan within Clark County's two UMR Healthcare Plans. The first plan option is a traditional PPO plan. The plan requires a contribution from the employee. In-network, the plan has a \$750/\$1500 deductible and out-of-pocket limits of \$2500/\$5000. Co-insurance of 20% in-network is required for certain services including but not limited to inpatient and outpatient hospital and surgical services. The second plan is a HDHP (High Deductible Health Plan) with an HSA (Health Savings Account). The HDHP plan, also requires a contribution from the employee. In-network, the plan has a \$2800/\$5600 deductible and out-of-pocket limits of \$3400/\$6800. On a quarterly basis, the County contributes to the HSA an amount dependent upon the policy selected. Employee contributions are made on a pre-tax payroll deduction basis. Before selecting, be sure to review each detailed plan summary included in the new hire packet. Information regarding the Clark County UMR Healthcare Choice Plus Network is available online at www.umar.com. Information on the prescription drug program through Express Scripts is available online at www.express-scripts.com. Coverage under the selected plan is effective after completion of 30 calendar days of regular employment. Employees are advised to check with their tax advisor or the IRS to determine which plan may work best for their specific situation.

Dental Insurance

The County offers a fully insured dental plan through Superior Dental Care to regular full-time employees. The plan covers preventative, basic, major and orthodontic care. The employee's monthly share of the premium is \$13.10 (single) or \$53.62 (family). Coverage details are available in the new hire packet. Effective after completion of 30 calendar days of regular employment.

Life Insurance

A \$20,000 term life insurance policy and \$20,000 accidental death and dismemberment policy are fully paid for by the County. Regular full-time employees may also purchase an optional supplemental life insurance policy through payroll deduction during the annual open enrollment period.

OPERS (Ohio Public Employees Retirement System)

Each County employee is a member of the Public Employee Retirement System. In 2019 Clark County pays 14% and the employee pays 10% of the employee's gross wages into this system. For law enforcement officers the County pays 18.1% and the employee pays 12.1%. Pre-tax payroll deductions are available for employees who have prior service or military service that they want to buy-back. Details regarding all OPERS benefits and services can be found online at www.opers.org.

Holidays - The County provides ten paid holidays:

New Year's Day	Independence Day	Thanksgiving Day
Birthday of Martin Luther King, Jr.	Labor Day	Christmas Day
Presidents' Day	Columbus Day	
Memorial Day	Veterans' Day	

Personal Leave

Based on eligibility, employees may receive up to four personal days per year: the day after Thanksgiving, and three days of sick leave converted to personal leave. Other days may be authorized by the board on an annual basis.

Sick and Other Leaves

Full time employees accrue sick leave at a rate of 4.6 hours for each 80 hours worked. Sick leave earnings are pro-rated for part-time employees. Military, Family and Medical Leave, and leave without pay may be granted if needed and approved by the appointing authority.

Vacation Leave

Full time employees accrue vacation leave according to their years of service. If less than an 80 hour bi-weekly schedule is worked, vacation is prorated accordingly:

1. Less than 1 year	0 hours
2. 1 year but less than 8	80 hours
3. 8 years but less than 15	120 hours
4. 15 years but less than 25	160 hours
5. 25 years or more	200 hours

Credit Union

Payroll deduction for Incenta Federal Credit Union is available on a voluntary basis to all employees. The credit union offers checking and savings accounts, a variety of loan programs, a low interest credit card, an ATM at the County Offices/Municipal Courts Building, and branches at 2231 Olympic Dr., Springfield, and 1345 Lagonda Avenue Springfield. You may visit the website at www.incentafcu.org for more information.

Deferred Compensation Program

Two pre-tax deferred compensation programs are provided for Clark County employees, the County Commissioners' Association of Ohio (CCAO) program and the Ohio Deferred Compensation program. Both provide pre-tax savings on a voluntary, payroll deduction basis, and offer a variety of investment options. The CCAO Deferred Comp program also offers employees the choice of a Roth 457 Option. Further information is available on the CCAO Deferred Compensation Program at 1-800-284-0444 or on the website at www.gwrs.com. Further information is available on the Ohio Deferred Program at 1-877-644-6457 or on the website at www.ohio457.org.

Disability and Vision Insurance

Both disability and vision insurance programs are offered to regular full-time employees through voluntary payroll deduction. Contact Nichi Baker at 521-2012 for vision benefit information. Vision coverage is effective on first of next month after completion of 30 days of regular employment. Employees can sign up for disability and vision insurance during the annual open enrollment period to become effective January 1 of following year.

EAP (Employee Assistance Program)

The county provides a confidential Employee Assistance Program through Positive Perspectives Counseling Centers. Employees and/or family members may receive family or personal counseling at no charge for up to 10 counseling sessions. Call 1-888-390-3800 for more information or to set up an appointment. OneAmerica, the County's life insurance company, provides confidential assistance with ComPsych Guidance Resources by calling 1-855-365-4754.

Educational Assistance Program

All employees of the Board of Clark County Commissioners and employees of elected officials choosing to follow the educational assistance program established by the Board of Clark County Commissioners may be eligible for tuition reimbursement for training or coursework an employee takes voluntarily to gain skills and knowledge. The maximum amount of tuition reimbursable will be governed by the amount allocated in the budget for tuition reimbursement, but shall not exceed \$5,250 per person per calendar year. Further details, restrictions, processes, and the availability of the educational assistance program may be determined by checking with the employee's appointing authority and/or Collective Bargaining Agreement.

FSA (Flexible Spending Account), Section 125 Plan

Employees who participate in the County's PPO health insurance plan can also choose to set aside pre-tax dollars through payroll deduction in a Flexible Spending Account (FSA) to pay for uncovered eligible medical expenses and dependent day care expenses. The maximum annual employee contribution is \$2500 for medical out-of-pocket expenses and \$5000 for dependent care expenses. Additional information is provided in your welcome packet.

Sam's Club

County employees are eligible for Sam's Club membership for an annual fee through the Sam's Club service desk.

Wellness

Clark County sponsors fitness activities, learning opportunities, and a 24 hour Wellness Room to county employees working for appointing authorities that offer the County's health insurance. For current offerings, please see the most recent "Wellness Bulletin" flier. For details on how to lower your health insurance premium, see the Wellness Option information provided through the County Personnel office. Further details are available through the County IS Net (intranet) or by calling (937) 521-2013.

YMCA

County employees and family members are eligible for membership through payroll deduction at the Springfield YMCA.

NOTE: The information provided is a general summary only and is subject to change based on the various appointing authority's policies and collective bargaining procedures.