SUMMARY OF 2013 CLARK COUNTY FULL TIME EMPLOYEE BENEFITS PROGRAM

Health Insurance – Medical and Prescription

Employees may choose between two County Employee Benefits Consortium of Ohio (CEBCO)/Anthem plans. The High Plan provides the highest level of coverage and requires a higher contribution by the employee. In-network, the High Plan has a $100/$200 deductible and out-of-pocket limits of $1000/$2000. Co-insurance of 10% in-network is required for certain services including but not limited to inpatient and outpatient hospital and surgical services. The Low Plan requires a smaller contribution by the employee. In-network, the Low Plan has a $250/$500 deductible and out-of-pocket limits of $1250/$2500. Co-insurance of 20% in-network is required for certain services including but not limited to inpatient and outpatient hospital and surgical services. Employee contributions are made on a pre-tax payroll deduction basis. Before selecting your plan, be sure to review the detailed plan summaries included in the new hire packet. Information regarding the CEBCO/Anthem Blue Cross and Blue Shield (PPO) health insurance provider network is available online at **www.anthem.com**. Information on the prescription drug program through CEBCO/Caremark is available online at **www.caremark.com**.

Dental Insurance

The County offers a fully insured dental plan through Superior Dental Care. The plan covers preventative, basic, major and orthodontic care. Coverage details are available in the new hire packet.

Life Insurance

A $10,000 term life insurance policy and $10,000 accidental death and dismemberment policy are fully paid for by the County. Employees may also purchase an optional supplemental life insurance policy through payroll deduction. If you are interested in this benefit, please contact insurance agent Doug Smith at (937) 322-6813.

OPERS (Ohio Public Employees Retirement System)

Each County employee is a member of the Public Employee Retirement System. In 2013 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 this year: the day after Thanksgiving, and three days of sick leave converted to personal leave.

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

College Advantage

Contributions to College Advantage, a 529 savings plan of the Ohio Tuition Trust Authority, are available through payroll deduction. Employees may contribute as little as $25 at a time toward a college education. Earnings on the plan are tax free and the proceeds may be used at any college in the United States. For more details on the program see http://www.collegeadvantage.com/.

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. 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 employees through voluntary payroll deduction. For detailed coverage information on the employee paid, optional disability and vision insurance call Doug Smith at (937) 322-6813.

EAP (Employee Assistance Program)

The County provides a confidential Employee Assistance Program through Source One EAP/Ashford Behavioral Consultants, 25 W. Harding Rd., Suite 100, Springfield. Employees and/or family members may receive family or personal counseling at no charge for up to 10 counseling sessions. Call (937) 390-8015 or 1-800-343-4269 for more information or to set up an appointment.

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 and shall follow IRS guidelines. Further details, restrictions, processes, and the availability of the educational assistance program may be determined by checking with the employee's appointing authority.

FSA (Flexible Spending Account), Section 125 Plan

Employees who participate in the County's 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. For additional information see http://www.tasconline.com/buytasc/flexsystem/.

Sam's Club

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

Wellness

Through a grant, Clark County sponsors fitness activities and learning opportunities for county employees, and dependents, who work for Appointing Authorities who offer county health insurance. For current offerings, please see the most recent "Get Fit with George" flier. For details on how to lower your health insurance premium, see the Wellness Option information provided by County Human Resources. Available through the County IS Net (intranet) or by calling (937) 521-2012.

YMCA

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

NOTE: This is a general summary only and is subject to change based on the various appointing authority's policies and terms of collective bargaining agreements.