



# Hamilton County | Employee Benefits

## 2019 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 30 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.

OurHealth Network: Employees enrolled in an Anthem medical plan have access to the MyClinic Network through OurHealth, providing **free** services to employees and eligible dependents. Free services include, but are not limited to office visits, lab work, and approximately 150 prescriptions. There are currently three clinic locations in Greater Cincinnati area.

Working Spouse Provision: Employees who choose to cover his/her spouse on the medical plan, and the spouse has coverage available through his/her employer, are required to pay a \$46.15/biweekly (\$100/month) surcharge in addition to the rates listed below.

Bi-Weekly Contributions			
	Single	Double	Family
Blue   \$3000	\$21.97	\$35.44	\$50.81
Green   \$1500	\$32.47	\$59.89	\$91.22
Orange   \$500	\$114.19	\$228.30	\$358.62

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

\*Anthem's Preventive Drug List: Prescriptions are \$5.00

Health Reimbursement Arrangement (HRA): Employees enrolled in other group coverage (not Hamilton County coverage) are eligible to be reimbursed for eligible medical expenses.

- Wellness Program** – Hamilton County encourages employees to maintain a healthy lifestyle through the *Empower a Healthy You* wellness program.
- 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 30 days of continuous service.

Bi-Weekly Contributions			
	Single	Double	Family
Premium Plan	\$10.07	\$19.55	\$28.33
Basic Plan	\$4.21	\$8.18	\$11.85

- 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, 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.
- Long Term Disability Insurance** - Voluntary plan with two options available. 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 \$2650 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 available at no cost.

- **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. 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](http://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 Day. In addition, an 8-hour personal holiday may be requested annually.
- **Vacation** - Employees who work 40 hours per week (80 per pay period) begin accruing vacation at a rate of 3.1 hours per 80-hour pay period upon hire. After 5, 10, and 15 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 and/or collective bargaining agreement.)*
- **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.
- **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.