

# 2008 SUMMARY OF CLARK COUNTY DJFS EMPLOYEE BENEFITS PROGRAM

The following is a summary of benefits available to full time employees of Clark County.

- Health Insurance – Medical and Prescription**

Employees wanting health and prescription insurance may choose between two plans with Anthem.

A zero contribution plan is available, however employees may “buy-up” to an increased benefit level on a pre-tax payroll deduction basis. The employee contribution rates for 2008 are shown in the chart below. Before selecting your plan, be sure to review the detailed plan summaries included in your new hire packet. You are also invited and encouraged to discuss the various options in detail with the Human Resource Department at ext. 1853 or ext. 1863.

**Cost for Employee**

Plan Design	High Plan			Low Plan		
Employee Rates	Single	EE + 1	Family	Single	EE + 1	Family
Monthly	\$13.54	\$28.70	\$42.66	\$0.00	\$0.00	\$0.00

**Cost for Employer\***

Plan Design	High Plan			Low Plan		
Employee Rates	Single	EE + 1	Family	Single	EE + 1	Family
Monthly	\$425.73	\$847.21	\$1249.68	\$394.48	\$786.59	\$1160.56

\* Subject to small adjustment for administrative costs – amount to be determined.

In Plan C drug co-pays are \$10 for generic and \$20 for name brand.

In Plan B and A drug co-pays are \$10 for generic, \$20 for drugs on the preferred drug list and \$30 for drugs NOT on the preferred drug list.

- Dental Insurance – 2 choices**

Single or family plan dental insurance is offered for employees through MCA or Superior.

MCA single = \$8.48 per pay

MCA family = \$30.07 per pay

Superior single = \$2.10 bi-wkly

Superior family = \$15.71 bi-wkly

- Life Insurance**

A \$10,000 term life insurance policy and a \$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 our agent Doug Smith at 322-6813.

- **PERS (Public Employees Retirement System)**

Each County employee is a member of the Public Employee Retirement System in lieu of the social security system. For DJFS employees Clark County pays 13.85% and the employee pays 9.5% of gross wages. For law enforcement officers the County pays 16.7 % and the employee pays 9%; for state teachers the County pays 14% and the employee pays 9.3%. Pre-tax payroll deductions are available for employees who have prior service or military service that they want to buy-back. Details on PERS benefits can be found online at [www.opers.org](http://www.opers.org)

- **In-House Credit Union**

Payroll deduction for the Incenta Federal Credit Union is available on a voluntary basis to all employees. The credit union offers checking and savings accounts, vacation and Christmas club accounts and a variety of loan programs, including payroll advance and a low interest credit card. An ATM is located at the County Offices/Municipal Courts Building.

Incenta has two Springfield locations:

1345 Lagonda Ave – bldg. C 521-1164

2231 Olympic Drive 390-1396

[www.incentafcu.org](http://www.incentafcu.org)

- **EAP (Employee Assistance Programs)**

An EAP program is provided by telephone through United Healthcare by calling 1-888-887-4114. This 24-hour call line is staffed with registered nurses and counselors. Legal and financial services are also available.

In addition, the County provides a confidential Employee Assistance Program through SOURCE ONE at 444 W. Harding Rd. Springfield, Ohio, for employees and their family members to assist with family or personal counseling at no charge to the employee or family members for up to 10 counseling sessions. Call 390-3865 for details or to set-up an appointment.

- **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 programs. Employees may participate in either or both programs on a voluntary, payroll deduction basis. The deferred compensation plans offer a variety of investment options on a pre-tax basis. Further information is available on the CCAO Deferred Program by calling 1-800-284-0444 or on the website at [www.gwrs.com](http://www.gwrs.com) Further information is available on the Ohio Deferred Program by calling 1-877-644-6457 or on the website at [www.ohio457.org](http://www.ohio457.org)

- **Disability and Vision Insurance**

Both disability and vision insurance programs are offered to employees through voluntary payroll deduction. Vision Plus insurance provides coverage for vision exams, glasses and contacts and is available to employees at a rate of \$6.18 per month for single coverage and \$15.96 per month for family coverage. These rates are effective July 1, 2005 through December 31, 2006. Call Doug Smith at 322-6813 for more information or to sign up.

- **YMCA Membership**

County employees and family members are eligible for reduced price YMCA Membership at the Springfield YMCA and the Tecumseh YMCA.

- **Holidays**

The County provides ten paid holidays:

New Year's Day

Martin Luther King Day

President's Day

Memorial Day

Independence Day

Labor Day

Columbus Day

Veteran's Day

Thanksgiving Day

Christmas Day

- **Personal Leave**

The County provides up to four personal days:

1. Day after Thanksgiving
2. Conversion of up to 3 days of sick leave to annual personal leave – if eligible

- **Vacation Leave**

Full time employees accrue vacation leave according to their years of service:

- |                              |           |
|------------------------------|-----------|
| 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 |

- **Sick Leave**

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.

- **Tuition Reimbursement**

Subject to departmental procedures and budget availability, employees may request tuition reimbursement for education related to their work.

- **Other Leaves**

Military, Family Medical Leave, and leave without pay may be granted if needed and if approved by the appointing authority.

**NOTE: The above is a general summary only and is subject to change based on the various appointing authority policies.**