

Delaware County



Benefits Summary

Employee Benefits

Delaware County is pleased to provide a wide range of benefit opportunities to our employees. This is a brief description of each benefit available to Delaware County employees. For a detailed description of benefits, the Delaware County Employee Handbook and the Delaware County Employee Benefits Plan or Booklet should be consulted, or contact the Human Resources Department.

Entitlement Benefits

Fulltime employees receive 8 hours of pay for:

New Year's Day	Martin Luther King Day
President's Day	Memorial Day
Independence Day	Labor Day
<i>Little Brown Jug Day</i>	Veterans Day
Thanksgiving Day	Day After Thanksgiving
<i>Christmas Eve Day</i>	Christmas Day
<i>New Year's Eve Day</i>	

The italicized holidays are four (4) hour holidays.

Vacation

Fulltime employees, after completion of one full year of service, are allowed the following time for vacation:

1-7 years of service	3.1 hrs per 80 hour pay period worked (10 days)
8-14 years of service	4.6 hrs per 80 hour pay period worked (15 days)
15-24 years of service	6.2 hrs per 80 hour pay period worked (20 days)
Over 25 years of service	7.7 hrs per 80 hour pay period worked (25 days)

Sick Leave

Each Delaware County Employee receives 4.6 hours sick leave upon completion of each 80 hour pay period worked. Unused sick leave shall be cumulative without leave.

Health Care Benefits

Internal Revenue Service Section 125 (Flexible Benefits)

Delaware County has entered into an Internal Revenue Services Code Section 125 Plan that allows Delaware County employees to purchase certain benefits with pre-tax dollars from their paychecks. Paying for benefits prior to taxes lowers taxable income, thus lowering taxes. In effect, the federal government helps pay for benefits that are being paid prior to taxes. Changes in benefits covered under IRS Section 125 may only be conducted during Open Enrollment or if an employee incurs a *major life event* (i.e., marriage, divorce, births or acquisition of a child, etc.).

Medical Insurance

Delaware County offers a comprehensive medical plan to all county employees working 21 hours or more per week on a regularly scheduled basis, and elected officials. The premium is currently 100% paid by the County. The medical plan features the option to see “in network” or “out of network” providers, and low co-pays for a broad variety of medical items including, wellness examinations, mammography screening, and well childcare. Prescriptions are covered under a prescription card and the County offers a mail order program for maintenance prescriptions (90 day supply for \$14.00).

Included in the Medical coverage is a discount vision program. This program allows Delaware County employees enrolled in the Medical Insurance Plan a discount for vision services when obtained at a participating provider.

Vision Insurance

Delaware County offers a voluntary vision insurance plan available through payroll deductions on a pre-tax basis. This plan allows participants a yearly exam, lenses and frames for a minimal deductible amount.

Participants have the option of seeing a participating provider for optimum benefits, or going to any licensed provider for a specified reimbursement amount.

Other Benefits

Employee Assistance Program (EAP)

Delaware County offers its full time employees the opportunity to take advantage of an employee assistance program (EAP) through *The Human Factor, Inc.* Under the EAP, employees or family members may contact *The Human Factor, Inc.* in order to receive assistance in solving personal problems, concerns, or needs including: marital discord, stress anxiety, depression, financial/legal issues, substance abuse, and many other items.

By using the EAP, employees will receive three hours of service for each presenting problem, concern, or need. If the employee needs continued service following the three hours, *The Human Factor, Inc.* will coordinate with any insurance benefits available and negotiate a discounted fee for service.

Tuition Assistance

Tuition assistance is available to full time employees who have successfully completed at least one year of service. This assistance is available for continuing education. Delaware County will provide up to \$3,000.00 per calendar year.

Automatic Direct Deposit

All employees of Delaware County may have their paychecks deposited directly into savings or checking accounts at their financial institutions if the financial institutions have an agreement with Delaware County. Enrollment forms and further information regarding Automatic Direct Deposit may be picked up at the Auditor's Office.

Long Term Disability (LTD)

Full time employees are entitled to long term disability coverage. Under this coverage, an employee may receive up to 60% of his/her salary if he/she is totally or partially disabled, (per coverage definition of disability), after a 180 day waiting period. Benefit duration is to age 65.

Investment Opportunities

United States Savings Bonds

United States Savings Bonds may be purchased through the Auditor's Office by Delaware County Employees.

Deferred Compensation

Delaware County offers its employees two deferred compensation plans.

- ❖ *The County Commissioners Association of Ohio Deferred Compensation Plan, or*
- ❖ *The Ohio Public Employees Deferred Compensation Plan.*

Employees may choose to invest into either plan. Deferred compensation allows employees to invest part of their income (prior to taxes) into an investment plan. The money is invested into mutual funds, bond funds, stock funds, and/or other income funds to earn higher yields than savings accounts. The employee's investment and interest earnings are tax deferred until the employee begins withdrawing funds from the investment.

Colonial Insurance Products

Delaware County employees have the opportunity to invest in life insurance through Colonial Life & Accident Insurance Company. Employees have the option of investing in Universal Life Insurance (which the employee may take with him/her if he/she leaves County service), or Term Life Insurance. Also available are Short Term Disability and Cancer Insurance Policies. The employee may purchase policies for his/her family members.

Retirement Benefits

Employees in County government in the State of Ohio do not pay Social Security Tax (FICA). Instead county employees contribute to the Public Employees Retirement System (PERS). Delaware County employees and the County contribute to the employees' retirement account. Currently employees contribute 8.5% of their gross pay prior to taxes, and Delaware County matches this with a 13.55% of gross pay contribution. Under PERS, the employee is vested into retirement benefits after five (5) years of service. After ten (10) years of service, the employee is vested into the healthcare portion of PERS benefits.