

Elkhart County Benefit Summary

Eff. April 1, 2009

Insurance: The **medical** and **dental** insurance programs are administered by Great-West Healthcare. The employee **life** insurance and **disability** policies are offered through Madison National. Single or dependent coverage is available for the medical and dental insurance. The employee and the County each pay portions of the premium for all insurance (all costs listed are monthly).

	<u>Employee Only</u>	<u>County Cost</u>		<u>Employee & Spouse</u>	<u>County Cost</u>
Medical	\$53.90	\$471.70		\$169.70	\$837.30
	\$500 deductible per calendar year			\$500 deductible per calendar year	
Disability	1.50	7.21		1.50	7.21
Life	1.50	2.00		1.50	2.00
Dental	6.20	21.90		27.00	49.96
	\$63.10	\$502.81		\$199.70	\$896.47

	<u>Employee & Family</u>	<u>County Cost</u>		<u>Employee & Child(ren)</u>	<u>County Cost</u>
Medical	\$198.80	\$1053.70		\$160.00	\$788.60
	\$1000 deductible per calendar year			\$1000 deductible per calendar year	
Disability	1.50	7.21		1.50	7.21
Life	1.50	2.00		1.50	2.00
Dental	27.00	49.96		27.00	49.96
	\$228.80	\$1112.87		\$190.00	\$847.77

Medical Insurance: Elkhart County employees are offered a self-insured medical plan. The medical plan offers employees a choice between one of two Preferred Provider Organizations (PPO's), Private Health Care Systems (PHCS) or Signature Care. Benefits vary depending on whether care is received from in-network or out-of-network providers.

There is a \$25 office co-pay for primary care physicians, \$50 for specialists and urgent care centers, in-network benefits of 80%, and an out-of-pocket maximum in-network of \$2,000/person or \$4,000/family. The plan also has a \$100 co-pay for emergency room services. Calendar year deductible is \$500/person or \$1000/family.

The County's medical insurance also includes a prescription drug card program through Serve You Custom Prescription Management, providing retail (pharmacy) or mail-order services: Retail—\$10 or 20% of the cost, whichever is greater, for generic prescriptions (Tier I); \$20 or 30% of the cost, whichever is greater, for brand name formulary (Tier II) prescriptions; and \$40 or 30% of the cost, whichever is greater, for non-formulary (Tier III) prescriptions. **Mail Order**—(all listed are for a three-month supply) \$20 or 20% of the cost, whichever is greater, for generic prescriptions (Tier 1); \$40 or 30% of the cost, whichever is greater, for formulary brand name prescriptions (Tier II); and \$80 or 30% of the cost, whichever is greater, for non-formulary brand name prescriptions (Tier III).

There is a \$25/person or \$50/family deductible for retail and mail order prescriptions. Maximum out-of-pocket for Rx is capped at \$1500/employee and family. This maximum is separate from the maximum out-of-pocket on the medical plan.

On-Site Care Clinics (Novia Clinic): Employees and family members covered under the health insurance plan are eligible, and encouraged, to use the on-site care clinics in Elkhart and Goshen. These clinics are staffed by primary care physicians and medical assistants who are willing and able to attend to most of your health care needs. There is no co-pay for visits to the care clinic and many laboratory tests and prescriptions are also available with no co-pay. Additional information is provided at New Employee Orientation or you may contact the Personnel Office.

Health Insurance Portability and Accountability Act (HIPAA): As a public entity, Elkhart County is allowed and has elected to opt out of some provisions of HIPAA. This means that the County does not offer open enrollments (other than to new employees and to some employees and their dependents who lose other coverage through no fault of their own) and pre-existing condition limitations and exclusions apply to our medical (including RX) plan.

Long Term Disability: Provides financial protection for employees in the event of a disabling illness or injury. New employees are eligible to participate after six months of employment. Benefits begin after the injury and a three-month grace period. Sixty (60) percent of the employee's salary is awarded minus any pension, group disability benefit, or social security. (The County cost for the disability insurance is based on your income.)

Life insurance is offered only to you, the employee. It is a \$10,000 life and Accidental Death and Dismemberment group policy. You may purchase supplemental term life insurance up to \$300,000 for you and up to \$150,000 for your spouse through the Cafeteria Plan.

Accidental Death and Dismemberment: In addition to and contingent upon the life insurance benefit (\$10,000 through Madison National), the County pays an additional \$10,000 to your beneficiary upon accidental loss of your life or to you upon accidental loss of limbs or eyes.

Dental Insurance: Preventive care is covered at 100%. Other services are covered at 80% or 60% after the \$50 deductible (\$150 max per family) is met. There is also a \$1,000 lifetime orthodontic and yearly dental coverage limit.

Retirement: Membership in the Public Employees Retirement Fund (PERF) is automatic in most positions upon employment. Three percent of the employee's earnings are deducted automatically and placed into a personal fund that earns interest yearly. You may direct the investment of your personal fund. You may also make a voluntary contribution of up to an additional 10% of your pay to your personal fund. Employee contributions are after-tax deductions. The County also makes a contribution (6.25% for 2009) to the fund.

Deferred Compensation: A supplemental retirement fund is offered in addition to PERF. Membership is strictly voluntary and deductions are also made automatically according to the amount the employee chooses to set aside. This is a tax-deferred savings program.

Performance Appraisals: To allow for fair and impartial personnel decisions such as promotion, demotion, and firing, evaluations are conducted annually on each employee. New employees are evaluated after three and six months of performance and then reviewed annually along with the rest of County employees.

Employee Assistance Program (EAP): Provides the opportunity for County employees and their immediate families to seek necessary assistance in troubling circumstances. This service is free and if an employee or their family member voluntarily contacts the EAP, all information and services are kept confidential. Group medical benefits are better when you access the EAP first.

Pay: All employees are paid on a bi-weekly basis, and paychecks are distributed on alternating Fridays. Overtime is paid at time and one half times the non-exempt (hourly) employee's regular pay rate, after 40 actual worked hours in a week.

Sick Leave: Non-exempt employees accrue sick leave in hours at the close of each pay period in which the employee is actively employed for at least 36 hours. The amount of accrual depends on the employee's authorized work schedule. Exempt employees will accrue one day of paid sick leave at the completion of each month during which the employee is actively at work. Unused sick leave may be accumulated to no maximum. However, a maximum of 13 weeks of sick time is allowed for any one illness. This is to coincide with long term disability insurance.

Holidays: Employees are compensated for each holiday adopted by the Commissioners in any given year. New employees receive this benefit as soon as employment begins.

Vacation: The County provides employees with paid vacation time based upon the length of employment. Nonexempt employees will accrue vacation leave in hours at the close of each pay period in which the employee is actively employed for at least 36 work hours. The amount of accrual depends on the employee's authorized work schedule. For exempt employees, vacation is granted at the close of each month an employee is actively employed for at least ten days. New exempt employees begin accumulating vacation after their third month. All new employees will accrue vacation as listed above, but cannot take it until after six months of employment. New employees can accrue up to two weeks of vacation a year and additional vacation time begins to accrue after three years of employment.

Credit Unions: County employees and their immediate family members are eligible for membership in Elcome Federal Credit Union and Farm Bureau Credit Union.

Direct Deposit: County employees can arrange for direct-deposit of their entire paycheck to be forwarded to any financial institution, including Elcome and INterra (formerly Farm Bureau) Credit Unions. Deposits can be made to a total of two (2) accounts, either at the same or different financial institutions.

Cafeteria Plan: This allows employees to voluntarily use a portion of their wages, tax-free, to put aside for reimbursement of qualified medical, dental, and vision expense, group insurance premiums, life insurance premiums, and eligible dependent care expenses. After one full year of employment, the County also contributes up to \$1000 yearly for each employee to use in the plan.

EEO: Elkhart County is an equal opportunity employer. Discrimination in employment based on race, color, religion, sex, age, disability, or national origin is prohibited. The Board of Commissioners has also adopted an Affirmative Action Plan.

***This is a **summary** only of County benefits. For more information contact Personnel at 535-6725. ***