

# Elkhart County Benefit Summary

Effective January 2019

**Insurance:** The **medical** and **dental** insurance programs are administered by Anthem. The employee **life** insurance and **disability** policies are offered through Lincoln 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 &amp; Spouse</u>	<u>County Cost</u>
Medical	\$27.62	\$811.53	\$119.35	\$1522.60
\$1,500 deductible per calendar year			\$3,000 deductible per calendar year	
Disability	0.00	8.71	0.00	8.71
Life	0.00	1.90	0.00	1.90
Dental	6.20	26.80	27.00	63.38
	<u>\$33.82</u>	<u>\$848.94</u>	<u>\$146.35</u>	<u>\$1596.59</u>

	<u>Employee &amp; Child(ren)</u>	<u>County Cost</u>	<u>Employee &amp; Family</u>	<u>County Cost</u>
Medical	\$112.57	\$1444.94	\$136.18	\$1860.70
\$3,000 deductible per calendar year			\$3,000 deductible per calendar year	
Disability	0.00	8.71	0.00	8.71
Life	0.00	1.90	0.00	1.90
Dental	27.00	63.38	27.00	63.38
	<u>\$139.57</u>	<u>\$1518.93</u>	<u>\$163.18</u>	<u>\$1934.69</u>

**Medical Insurance:** Elkhart County employees are offered a self-insured High Deductible Health Plan (HDHP). Benefits vary depending on whether care is received from in-network or out-of-network providers. Deductible includes medical and prescription costs. The County's medical insurance also includes a prescription drug card program through Express Scripts, providing retail (pharmacy) or mail-order services: **Retail – after deductible is met** - \$10 co-pay for generic prescriptions (Tier I); \$20 co-pay for brand name formulary (Tier II) prescriptions; and \$40 co-pay for non-formulary (Tier III) prescriptions.

**Mail Order – after deductible is met** – (all listed are for a three-month supply) \$20 co-pay for generic prescriptions (Tier I); \$40 co-pay for formulary brand name prescriptions (Tier II); and \$80 co-pay for non-formulary brand name prescriptions (Tier III).

Employees enrolled in the medical plan must open a Health Savings Account (HSA), if eligible. If you are enrolled in the medical plan and have no other health insurance coverage (through Medicare - Part A and/or Part B, Medicaid, TRICARE, VA, through your spouse's employer) or you or your spouse do not have a Flexible Spending Account (FSA) then you are eligible for an HSA account. For those employees not eligible for an HSA account or not electing health insurance coverage will be offered the opportunity to participate in a Flexible Spending Account (FSA).

**On-Site Care Clinic (Activate):** Employees and family members covered under the health insurance plan are eligible, and encouraged, to use the on-site care clinic in Elkhart. This clinic is staffed by a primary care physician, a nurse practitioner 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 Human Resource Office.

**Open Enrollment:** Elkhart County offers open enrollment, annually, each fall. All changes made during open enrollment take effect on the following January 1<sup>st</sup>. Elkhart County offers special enrollments throughout the year for those who have a life event (marriage, divorce, birth, death, etc.)

**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.

**Life insurance** is offered only to you, the employee. It is a \$10,000 life and Accidental Death and Dismemberment group policy. You may be able to 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 Lincoln 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.

**Whole Life Insurance:** Whole life insurance is designed to pay a death benefit to your beneficiaries but it can also gain cash value. It offers a guaranteed amount of life insurance at a level premium that does not increase due to age or retirement. You may also cover your spouse and children. Premium amounts will be provided during the enrollment process.

**Supplemental Accident Insurance:** This coverage pays a lump sum benefit for accidental injuries to help cover out-of-pocket expenses applied to your deductible, and things not covered by insurance, like travel expenses. You may also cover your spouse and children. A wellness incentive of \$50 is also offered for completing certain health screenings. Premium amounts will be provided during the enrollment process.

**Hospital Indemnity Insurance:** This coverage helps covered employees and their families cope with the financial impacts of a hospitalization. You can receive benefits when you're admitted to the hospital for a covered accident, illness, or childbirth. The money is paid directly to you – not to a hospital or care provider. The money can also help you pay the out-of-pocket expenses your medical plan may not cover, such as coinsurance, co-pays and deductibles.

**Group Critical Illness Insurance:** Unum's Group Critical Illness Insurance can help protect your finances from the expense of a serious health problem, such as a stroke or heart attack. Cancer coverage is also available. You choose a lump-sum benefit up to \$50,000 that's paid directly to you at the first diagnosis of a covered condition. You can use the benefit any way you choose. Premium amounts will be provided during the enrollment process.

**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 (11.20% for 2019) 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 may be conducted annually on each employee. New employees may be evaluated after three and six months of performance and then may be 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.

**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.

**Direct Deposit:** County employees are required to arrange for direct-deposit of their entire paycheck to be forwarded to any financial institution.

**Cafeteria Plan:** Allows employees to voluntarily use a portion of their wages, tax-free, to pay for insurance premiums, dependent care expenses and for HSA or FSA contributions (to pay for qualified medical, dental, and vision expenses). After one full year of employment, the County may also contribute a determined amount for each employee to be deposited into an HSA account yearly (for those who qualify for an account). For those employees who do not qualify for an HSA the County contribution can be used in an eligible cafeteria plan account.

**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 Human Resources at 574-535-6725\*\*