



Hamilton County | Employee Benefits

2024 Summary of Benefits and Paid Time Off Programs

Health and Wellness Programs

- Medical Insurance – United Health Care (UHC):** 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 with varying contributions, co-insurance and co-payment structures. All three plans have the same pharmacy benefit.

Marathon Health Network: Employees enrolled in a UHC medical plan have access to the services offered for Free! Free services include, but are not limited to office visits, lab work, and common 150 prescriptions.

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	\$30.66	\$61.29	\$96.27
Green \$1500	\$45.42	\$90.80	\$142.64
Orange \$500	\$155.67	\$311.21	\$488.85

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

*Preventive Drug List: Prescriptions are \$5.00.

**Certain Prescriptions available through Marathon Health for FREE.

*System rounding may occur

Health Reimbursement Arrangement (HRA): Employees enrolled in other group coverage (not Hamilton County coverage outlined above) are eligible to be reimbursed for eligible medical expenses up to the applicable plan maximums of \$5,000 Single, \$7,500 Double, and \$10,000 Family coverage (pro-rated, if necessary).

- Dental Insurance – Delta Dental:** 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.

Bi-Weekly Contributions			
	Single	Double	Family
Premium Plan	\$9.97	\$19.35	\$28.05
Basic Plan	\$4.16	\$8.10	\$11.73

- Vision Insurance – Humana:** 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.

Bi-Weekly Contributions			
	Single	Double	Family
Vision Plan	\$2.00	\$3.99	\$5.22

- Life Insurance – Dearborn:** Provided at no cost for the employee only, coverage is equal to one times annual salary up to the policy maximum.
- Supplemental Life Insurance- Dearborn** is available for purchase for employee, spouse, and dependent children. Group rates are based on age and tobacco-use status. Rates will be calculated during online enrollment.
- Long Term Disability Insurance – Dearborn:** 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. Rates will be calculated during online enrollment.
- Flexible Spending Accounts – Chard Snyder:** 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 \$3,050 for health care and \$5,000 for dependent care.
- Transportation Reimbursement Program- Chard Snyder:** 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 – TriHealth:** 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 – The Hartford:** Employees have the opportunity to purchase additional insurance to provide financial stability in the event of critical illness or accident. Rates will be calculated during online enrollment.

Retirement and Financial Savings Programs

- **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 for information on retirement eligibility.
- **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, Ohio County Employees Retirement Plan (OCERP) – formerly CCAO, 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.
- **STABLE Account** – The State of Ohio sponsored plans allows qualified individuals with disabilities to save and invest money without losing eligibility for certain public benefit programs, like Medicaid. The program is administered by the Ohio Treasurer’s Office. Employees can get more information or set up the account at <http://www.stableaccount.com> or call 1-800-439-1653.
- **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 to learn whether your loans qualify go to: <https://studentaid.ed.gov> and search for the PSLF program.
- **Tuition Reimbursement Program** - Full or partial reimbursement when working towards the attainment of an Associate’s, Baccalaureate or Master’s degree, based on the final grades attained, for tuition costs for an appropriate program of study at an accredited college or university. Full details in Program Policy.

Paid Time Off Programs

- **Holidays** - Eleven paid days consisting of: New Year’s Day, Martin Luther King Day, Presidents’ Day, Memorial Day, Juneteenth, 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) receive 40 hours upon hire. New hires then begin accruing vacation at a rate of 3.1 hours per 80-hour pay period for the remainder of the first year (approximately 2 weeks). After 1, 8, 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. See policy manual for full details and accrual rules.)* Prior Service credit may impact the accruals outlined above.
- **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.
- **Paid Parental Leave** - Eligible employees receive up to 8 weeks of paid time off in the event of the birth or adoption of a child. See policy for full details.

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.