

Summary of 2024 Clark County Full Time Employee Benefits Program

Health Insurance – Medical and Prescription

Regular full-time employees may choose a single, employee plus one, or family plan within Clark County's two UMR Healthcare Plans. The first plan option is a traditional PPO plan. In-network, the plan has a \$1000/\$2000 deductible and out-of-pocket limits of \$2800/\$5600. Co-insurance of 20% in-network is required for certain services including but not limited to inpatient and outpatient hospital and surgical services. The second plan is a HDHP (High Deductible Health Plan) with an HSA (Health Savings Account). In-network, the plan has a \$3200/\$6400 deductible and out-of-pocket limits of \$3600/\$7200. On a quarterly basis, the County contributes to the HSA an amount equivalent to \$60 per month (single), \$120 per month (employee + one) or \$175 per month (family). Employee contributions are made on a pre-tax payroll deduction basis. Before selecting, be sure to review each detailed plan summary included in the new hire packet. Information regarding the Clark County UMR Healthcare Choice Plus Network is available online at www.umar.com. Information on the prescription drug program through Express Scripts is available online at www.express-scripts.com. Coverage under the selected plan **is effective on the first of the next month after completion of 30 days of regular full-time employment**. Employees are advised to check with their tax advisor or the IRS to determine which plan may work best for their specific situation.

Dental Insurance

The County offers (2) fully insured dental plans through Superior Dental Care to regular full-time employees. Superior Dental – Low Plan covers preventative, basic and major care with a contract maximum of \$1,000. Superior Dental – High plan covers preventative, basic, major and orthodontic care with a contract maximum of \$1,500 and a lifetime maximum of \$1,500 for orthodontic care. Coverage details are available in the new hire packet. Dental coverage **is effective on the first of next month after completion of 30 days of regular employment**.

Life Insurance

A \$50,000 term life insurance policy and \$50,000 accidental death and dismemberment policy are fully paid for by the County. Regular full-time employees may also purchase an optional supplemental life insurance policy through payroll deduction during the annual open enrollment period.

OPERS (Ohio Public Employees Retirement System)

Each County employee is a member of the Public Employee Retirement System. In 2024 Clark County pays 14% and the employee pays 10% of the employee's gross wages into this system. For law enforcement officers the County pays 18.1% and the employee pays 12.1%. Pre-tax payroll deductions are available for employees who have prior service or military service that they want to buy-back. Details regarding all OPERS benefits and services can be found online at www.opers.org.

Holidays - The County typically provides the following paid holidays:

New Year's Day	Juneteenth	Veterans Day
Birthday of Martin Luther King, Jr.	Independence Day	Thanksgiving Day
Presidents' Day	Labor Day	Day after Thanksgiving
Memorial Day	Columbus Day	Christmas Eve
		Christmas Day
		New Year's Eve

Personal Leave

One personal leave day will be granted January 1 and July 1 each year, following at least three months of active employment. Based on eligibility, employees may receive up to three additional personal days per year: by converting three days of sick leave to personal leave. Other days may be authorized by the board on an annual basis.

Sick and Other Leaves

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

Vacation Leave

Full time employees accrue vacation leave according to their years of Ohio public employment service. If less than an 80 hour bi-weekly schedule is worked, vacation is prorated accordingly:

Less than 1 year	0 hours	10 years but less than 15	160 hours
1 year but less than 5	80 hours	15 years or more	200 hours
5 years but less than 10	120 hours		

Credit Union

Payroll deduction for Pathways Financial Credit Union is available on a voluntary basis to all employees. The credit union offers checking and savings accounts, a variety of loan programs, a low interest credit card, an ATM at the County Offices/Municipal Courts Building, and a local branch at 1850 S. Limestone., Springfield. You may visit the website at www.pathwayscu.com for more information.

Deferred Compensation Program

Two pre-tax deferred compensation programs are provided for Clark County employees, Ohio County Employees Retirement Plan (OCERP) and the Ohio Deferred Compensation program. Both provide pre-tax savings on a voluntary, payroll deduction basis, and offer a variety of investment options. Both plans also offer employees the choice of a Roth 457 Option. Further information is available on the OCERP website at www.ocerp457.com or by calling 1-800-284-0444. Further information is available on the Ohio Deferred Program at 1-877-644-6457 or on the website at www.ohio457.org.

Disability and Vision Insurance

Vision insurance is offered to regular full-time employees through voluntary payroll deduction; **effective on the first of next month after completion of 30 days of regular full-time employment.** Contact Nichi Baker at 937-521-2012 for vision benefit information. Employees can sign up for disability insurance during the annual open enrollment period to become effective January 1 of following year. Both disability and vision insurance is offered to regular, full-time employees.

EAP (Employee Assistance Program)

The County provides a confidential Employee Assistance Program through ComPsych. Employees and/or family members may receive family or personal counseling at no charge for up to 6 counseling sessions locally or unlimited phone sessions. Call 1-855-365-4754 or visit www.guidanceresources.com for more information or to set up an appointment.

Educational Assistance Program

All employees of the Board of Clark County Commissioners and employees of elected officials choosing to follow the educational assistance program established by the Board of Clark County Commissioners may be eligible for tuition reimbursement for training or coursework an employee takes voluntarily to gain skills and knowledge. The maximum amount of tuition reimbursable will be governed by the amount allocated in the budget for tuition reimbursement, but shall not exceed \$5,250 per person per calendar year. Further details, restrictions, processes, and the availability of the educational assistance program may be determined by checking with the employee's appointing authority and/or Collective Bargaining Agreement.

FSA (Flexible Spending Account), Section 125 Plan

Employees who participate in the County's PPO health insurance plan can also choose to set aside pre-tax dollars through payroll deduction in a Flexible Spending Account (FSA) to pay for uncovered eligible medical expenses. All employees participating in a county provided medical plan can elect the Dependent Care FSA for dependent day care expenses. The maximum annual employee contribution is \$2800 for medical out-of-pocket expenses and \$5000 for dependent care expenses. Additional information is provided in your new hire packet.

Wellness

Clark County sponsors fitness activities, learning opportunities, and a Wellness Room to County employees working for appointing authorities that offer the County's health insurance. For current offerings, please see the most recent "Clark County Connection" flier. For details on how to lower your health insurance premium, see the Wellness Option information provided through the County Personnel office. Further details are available through the County IS Net (intranet) or by calling (937) 521-2013.

YMCA

County employees and family members are eligible for membership through payroll deduction at the Springfield YMCA.

AFLAC

Critical Illness and Accident insurance are offered to regular full-time employees through voluntary payroll deduction. Employees can sign up for Critical Illness and Accident insurance during the annual open enrollment period to become effective January 1 of following year.

PUBLIC SERVICE LOAN FORGIVENESS

The PSLF Program forgives the remaining balance on your Direct Loans after you have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer.

ADOPTION/PARENTAL LEAVE

A non-child bearing parent may use up to the equivalent of fifteen (15) work days from accrued sick leave for bonding and care for their child within twelve (12) months of birth or adoption.

NOTE: The information provided is a general summary only and is subject to change based on the various appointing authority's policies and collective bargaining agreements.