# Scott County Government – EMPLOYEE BENEFIT'S SUMMARY

Regular full-time employees are eligible to enroll in the health plan Scott County Government provides by contacting the Human Resources Office. The following information on the plans is <u>not</u> all inclusive. It is the employee's responsibility to enroll and become familiar with the benefits, limitations and options. Please review each benefit for any additional qualifications for eligibility.

#### Health Insurance

We currently offer one PPO health insurance plan option with Anthem/Blue Cross and Blue Shield. The plan includes vision care insurance through Blue View Vision. The bi-weekly premiums for the plans are listed below and are deducted from gross wages. Coverage begins on the first day of employment.

Carrier	Coverage	(Premium per bi-weekly pay period)			
Carrier		Employee Only	Employee+ Spouse	Employee+ Child(ren)	Family
	Health	\$8.00	\$68.24	\$58.74	\$118.98
Anthem	Vision (if enrolled in health plan)	Included with health plan	Included with health plan	Included with health plan	Included with health plan
Delta Dental	Dental PPO+Plan	Employee Only	Employee+ Spouse	Employee+ Child(ren)	Family
Dentai	110111	\$14.22	\$25.23	\$26.30	\$40.17

#### **Dental Insurance**

Employees may participate in the Delta Dental plan on a voluntary basis. The plan premiums can be viewed above.

#### Retirement Plan

All regular full-time employees who begin participation with the County Employee Retirement System (CERS) on or after January 1, 2014 contribute to the cash balance plan as a Tier 3 member. Individuals employed in nonhazardous occupations must contribute 5% of creditable compensation and the County provides a 4% employer credit. Individuals employed in hazardous occupations must contribute 8% of creditable compensation and the County provides a 7.5% employer credit. When a member reaches 60 months of service credit, the member is considered to be vested.

Members participating prior to September 1, 2008 and in the Tier 1 retirement plan and members participating on or after September 1, 2008 up to December 31, 2013 are in the Tier 2 retirement plan. Details on these two plans can be found at <a href="https://kyret.ky.gov">https://kyret.ky.gov</a>.

## Supplemental Retirement Contributions

Regular employees can elect to make additional voluntary retirement contributions with Kentucky Deferred Comp. In general, employees place part of their pre-tax earnings into their voluntary retirement account by payroll reduction.

## Term Life and Accidental Death and Dismemberment Insurance

The County provides life and accidental death and dismemberment benefits. Benefits include one-time base annual base pay for term life amount and an additional one-time annual base pay for accidental death and dismemberment. An eligible employee must work full-time in a regular position. An individual may also purchase additional voluntary coverage up to five times salary.

## **Long-term Disability Insurance**

The County provides long-term disability insurance to full-time employees. The plan will pay 60% of wages up to \$6,000 after completion of a 180-day elimination period.

## Section 125 Plan

Employees are automatically enrolled in the premium conversion account, which permits an employee to pay any out-of pocket health or dental premiums with pre-tax dollars. The Section 125 plan also has two flexible spending accounts; (1) health care reimbursement account, and (2) dependent care reimbursement account. These accounts permit an employee to set aside earnings on a pre-tax basis for expenses.

# **Holiday Leave**

Holidays				
New Year's Day	Veteran's Day			
Dr. Martin Luther King, Jr. Day	Thanksgiving Day			
1/2 Day for Good Friday	Day after Thanksgiving			
Memorial Day	Christmas Eve			
Independence Day	Christmas Day			
Labor Day	New Year's Eve			
Election Day (for Presidential Elections)				

## **Vacation Leave**

Regular full-time employees shall earn vacation leave according to the schedule listed below.

Years of	Vacation Leave	Vacation Leave	Vacation Leave	Vacation Leave
Service	earned per year	earned <b>per year</b> in	earned <b>per year</b>	earned <b>per year</b> in
	in days	hours	in hours	hours
		(35 hours/week)	(40 hours/week)	(56 hours/week)
0 to 4	12	84	96	144
4+ to 10	15	105	120	180
10+ to 15	18	126	144	216
15+	20	140	160	240

## Sick Leave

Regular full-time employees shall earn sick leave each month according to the schedule listed below.

Hours Worked Per	Sick Leave Awarded Per	Sick Leave Awarded Per	
Week	Month in Hours	Year in Days	
35	7	12	
40	8	12	
56	12	12	