SUMMARY OF HIGHLAND COUNTY BENEFITS

**8/1/2024 – 7/31/2025**

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| **HEALTH:** | * Employees working on average 30 hours of service or more per week are eligible for Health Insurance Coverage as required by the Affordable Care Act (ACA). ACA benefit eligible employees are offered health/prescription, dental, vision, and mandatory life insurance. Eligible employees along with their legal spouses and dependents may be covered so long as they meet the Plan’s eligibility rules. At any time, the Plan may require proof of eligibility.
* Lawful spouses may be covered.
* Qualified dependents are eligible for health and prescription coverage from birth to the end of the month in which they turn 26. “Qualified dependents” is defined as biological child, adopted child (includes placement for adoption), and stepchild.
* For additional information, please see the Summary Plan Description
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| **DENTAL:** | * Available to dependents though the end of the month in which they turn 26.
* For additional information, please refer to the Summary Plan Description
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| **VISION:** | * Available to dependents until their 26th birthday.
* For additional information, please refer to the Summary Plan Description
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| **VACATION:** | * Full-time County employees shall be entitled to vacation after completion of one full year of public employment in Ohio. Vacation time is credited each bi-weekly pay period at rates as established below in accordance with O.R.C. §§ 325.19 and 124.13 as applicable. An employee who is not in active pay status for part of a bi-weekly pay period shall earn a pro-rated amount of vacation leave for that period.

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| **Years of Service** | **Annual Accrual** | **Accrual Rate** | **Accrual Limit** |
| Less than 1 year | No Vacation |  |  |
| 1 to 8 years | 80 hours | 3.1 or .0388 | 240 hours |
| 8 to 15 years | 120 hours | 4.6 or .0575 | 360 hours |
| 15 to 25 years | 160 hours | 6.2 or .0775 | 480 hours |
| Over 25 years | 200 hours | 7.7 or .09625 | 600 hours |

* Employees who work on a less than full-time basis are not entitled to vacation leave.
* Vacation leave will accrue during periods of authorized paid leaves of absence but will not accrue while an employee is on unpaid leave status.
* In accordance with O.R.C. § 9.44, employees may be entitled to prior service credit for time spent with the State of Ohio or any political subdivision of the State. It is the employee’s responsibility toprovide necessary documentation of prior service.
* Full-time county employees are to be credited with forty (40) hours of vacation leave upon the completion of eight (8), fifteen (15) or twenty-five (25) years of service, in addition to the amount of vacation leave already accrued on a bi-weekly basis during each of those years.
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| **SICK LEAVE:** | * All County employees (full-time, part-time, and intermittent) earn sick leave at the rate of 4.6 hours for each 80 hours worked or .0575 per hour. When calculating sick leave accrual, “completed service” is defined as “hours actually worked (including paid overtime), hours of sick leave, vacation leave, compensatory (“comp”) time, holidays, personal leave used, or other paid time off. Sick leave is not earned during periods of unpaid leave of absence or layoff. Sick leave has no cap
* Upon Retirement, from active service with Highland County, employees with 10 or more years of service with the state or any of its political subdivisions, may elect to receive a cash payment for their accumulated unused sick leave under the payment schedule outlined in Ohio Revised Code. This payment will be paid in cash for up to one-fourth (1/4) the value of the employee’s accrued but unused sick leave credit. The maximum aggregate payment to the employee shall not exceed the value of thirty (30) days accrued, unused sick leave. Please refer to Highland County’s Policy on sick leave for more information.
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| **RETIREMENT:** | * OPERS
	+ Employees of Highland County will not be covered under Social Security. This is because Highland County participates with Ohio Public Employees Retirement System (OPERS). When you retire, or if you become disabled, you, you may receive a pension based on earnings from your employment with Highland County. If you do, and you are also entitled to a benefit from Social Security based on either your own work or the work of your spouse, former spouse. Your pension may affect the amount of the Social Security benefit you receive. Your Medicare benefits will not be affected. To learn more about Social Security, please go to www.ssa.gov.
	+ OPERS is funded through the employee contributing 10% of gross earnings and the employer contributing 14% of gross earnings. Employee contributions are made through payroll deduction. In the law enforcement division, the employee pays 12% and the employer contributes 18.1%. Enrollment is mandatory and cannot be waived.
	+ All members receive an enrollment packet directly from OPERS. As a member of OPERS, you have 180 days after employment begins to select one of the three retirement plans: the Traditional Pension Plan (a defined benefit plan), the Member-Directed Plan (a defined contribution plan), or the Combined Plan. To help you decide which OPERS retirement plan is best for your career and retirement needs, please view the “How to Select Your OPERS Retirement Plan (An Overview)” on the OPERS website.
	+ Under the Traditional or Combined Pension Plans, the minimum earnable salary for full month of OPERS service credit in 2024 is $721.44. (It increases 1.75% per year until 2029).
	+ OPERS also offers Financial Wellness programs including personal budgeting.
	+ An employee who leaves public service prior to retirement may request a refund of funds paid into the system. The employee may also leave the funds in the system and draw a monthly benefit when he/she reaches retirement age.
	+ OPERS can be reached toll free at 1-800-222-PERS or the website at [www.opers.org](http://www.opers.org).
* Deferred Compensation Programs
	+ To assist in bridging the gap for retirement, Highland County offers 2 deferred compensation programs. Both programs offer additional educational tools and investment options. Employees may select one, both, or none.
		- Ohio Deferred Compensation (ODC)
		- Ohio County Employee Retirement Plan (OCERP, formerly known as CCAO Deferred Compensation).
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| **PRIOR SERVICE:** | Employees shall provide written documentation of any prior service credit in the public sector within 30 days of employment. This includes time with the State of Ohio, a city, township, county, State University, a school, etc. Documentation shall include dates of service, status of service (e.g. part-time or full-time), if employee was eligible for vacation, any remaining sick leave balance (within the last 10 years). Affected balances will be adjusted by the Appointing Authority upon receipt of written documentation. Employees who received a sick leave payment upon retirement shall not receive credit for any previous balance prior to the payment. |