

# EMPLOYEE BENEFIT HIGHLIGHTS

**As of January 2021**

*This document is for information purposes only and provides a general overview of current benefits for eligible employees. All benefits are subject to modification or elimination. Detailed summaries will be provided during orientation and are available upon request. If you are covered by a collective bargaining agreement, information included here may be superseded by the agreement.*

<b>Medical Insurance</b>
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The City partners with **UnitedHealthcare (UHC)** to provide you and your family quality medical coverage. Eligible family members include your legal spouse and dependent children under the age of 26. The three medical plans offered to eligible full-time employees, organized and non-organized, are the Platinum, Silver, and Bronze Plans. The subsections below summarize network services under each plan.

The 2021 Monthly Pre-Tax Premium Equivalents for the Medical Plans are:

	PLATINUM		SILVER		BRONZE	
	Single	Family	Single	Family	Single	Family
<b>Employee (17%)</b>	\$109.05	\$281.35	\$91.60	\$236.33	\$75.25	\$194.13
<b>Employer (83%)</b>	\$532.42	\$1,373.63	\$447.22	\$1,153.86	\$367.40	\$947.82
<b>Total (100%)</b>	\$641.47	\$1,654.98	\$538.82	\$1,390.19	\$442.65	\$1,141.95

### Platinum Plan

The Platinum Plan is a High Deductible Health Plan (HDHP) has an annual deductible of \$2,000 for single and \$4,000 for family coverage. Participants pay the full cost of coverage for all services (except preventive services – those are covered at 100%) until the deductible is met. Once the deductible is met, the plan will start paying and your responsibility is any applicable point-of-service or prescription copays. Per Federal Law, the maximum you will pay out-of-pocket on in-network services is \$6,250 for single and \$6,850 for family coverage.

The following point-of-service and prescription copays will be payable after meeting the deductible:

Medical		Prescription		
<b>Office Visit</b>	\$15		<b>Retail</b>	<b>Mail Order</b>
<b>Specialist</b>	\$25	<b>Tier 1</b>	\$5	\$10
<b>Urgent Care</b>	\$30	<b>Tier 2</b>	\$15	\$30
<b>Emergency Room</b>	\$200	<b>Tier 3</b>	\$30	\$60

Depending on eligibility, this Plan is paired with a Health Savings Account (HSA) or Health Reimbursement Account (HRA) which can be used to pay for qualifying medical expenses. The City will make an annual contribution to this account equal to 65% of the deductible - \$1,300 for a single plan or \$2,600 for a family plan.

**IMPORTANT: As a mid-year enrollee, you are eligible for the HRA for the first calendar year of employment. The money in this account is used to reimburse you for expenses applied towards your 2021 medical deductible. During Annual Enrollment for 2021 benefits, you will be asked to review your eligibility for an HSA and if eligible, you will be enrolled in the HSA for 2022.**

### Silver Plan

The Silver Plan is offers “first dollar coverage”, meaning the plan begins paying right away. Your responsibilities under this plan are point-of-service and prescription copays, and after the deductible (\$2,000 Single; \$4,000

Family) 20% coinsurance. Like the Platinum Plan, the Silver Plan offers 100% coverage on preventive services. The maximum you will pay out-of-pocket is \$4,000 for single coverage and \$8,000 for family coverage.

The following point-of-service and prescription copays are payable under the Silver Plan:

Medical		Prescription	
Office Visit	\$25	Tier 1	\$15
Specialist	\$50	Tier 2	\$30
Urgent Care	\$35	Tier 3	\$60
Emergency Room	80% after deductible		

The Silver plan is not an HSA qualified plan. This means no contributions can be made to an HSA while covered under this plan. You might consider contributing a Flexible Spending Account (FSA) to help pay for qualifying medical expenses with tax-free contributions.

### Bronze Plan

The Bronze Plan is a High Deductible Health Plan (HDHP) with an annual deductible of \$4,000 for single coverage and \$8,000 for family coverage. Participants pay the full cost of coverage for all services (except preventive Services – those are covered at 100%) until the deductible is met. After the deductible is met, the plan will start paying and your responsibility is a 30% coinsurance on all services (medical and prescription). The maximum you will pay out of pocket is \$6,350 for single coverage and \$12,700 for family coverage.

The Bronze Plan is an HSA qualified plan. You can contribute to an HSA to pay for qualified medical expenses. However, unlike the Platinum Plan, the City does not contribute to an HSA if you are covered under this plan.

### Medical Waiver

Waiving coverage is an option for eligible employees who have medical insurance through another source and choose to decline coverage from the City of Kettering. Employees who waive coverage will receive \$3,000 per year (pro-rated for mid-year enrollees) in taxable income. This income will be prorated over each bi-weekly pay.

Annually, participants must submit a Waiver of Health Insurance Form and proof of other coverage for each member of the employee’s “tax family”. Examples of acceptable forms of proof for each person are Group Health Plan ID cards, verifications on employer letterhead, Medicare Card, etc. Waiver payments will not be made until proof of other coverage for each member is provided.

### Employee Wellness Program

The City of Kettering is committed to assisting employees in improving their overall health, fitness and wellness by offering the Employee Wellness Program. The robust program offers educational opportunities and incentives (such as a free fitness pass to Kettering Fitness & Wellness Center and the Kettering Recreation Complex) to encourage employees to live healthier lives. Employees may voluntarily participate in any or all components of the City’s Employee Wellness Program.

Employees who participate in the incentive component are required to earn 5,000 Activity Minutes and 80 Non-Activity Points during the course of the Wellness Year (November 1, 2020 – October 31, 2021). Those who meet the incentive criteria and are covered by the Platinum Plan will receive \$350 for Single or \$700 for Family coverage into their HSA or HRA. Those covered by the Silver or Bronze Plan receive taxable income of \$350 for Single or \$700 for Family coverage. Employees who waive coverage will receive a taxable cash incentive of \$250. Incentives deposited in February 2022 are based on an employee’s status and coverage at that time.

We are committed to helping you achieve your best health. Rewards for participating in a wellness program are available to all eligible employees. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact Amanda Harold via email at [amanda.harold@ketteringoh.org](mailto:amanda.harold@ketteringoh.org) or call (937) 296-2446.

**Dental Insurance**

The City partners with *Superior Dental Care* to provide you and your family members with quality dental care services. Eligible family members include your legal spouse and dependent children under the age of 26, regardless of financial dependency, residency, student status or marital status.

Superior Dental Care offers the same level of coverage out-of-network as in-network, however, please keep in mind that an out-of-network provider can balance bill, whereas an in-network provider will not. Individuals who wish to minimize out-of-pocket costs should select an in-network provider. A listing of in-network dentists can be found on Superior’s website at [www.superiordental.com](http://www.superiordental.com).

The 2021 Monthly Pre-Tax Premiums for Dental Coverage are:

	Single	Family
<b>Employee (10%)</b>	\$2.83	\$8.63
<b>Employer (90%)</b>	\$25.47	\$77.66
<b>Total (100%)</b>	\$28.30	\$86.29

**Vision Coverage**

The City partners with *EyeMed* to offer employees and eligible family members (legal spouse and dependent children under the age of 26) quality vision care services. EyeMed offers a broad network of both retail and local optometrist options with their Insight Network. Retail providers include LensCrafters, JCPenney Optical, and Target Optical to name a few. Search providers of the “Insight” network by visiting [www.eyemed.com](http://www.eyemed.com).

While there is no City contribution towards the cost of coverage, a group arrangement with EyeMed has been established to offer comprehensive vision care at a competitive rate. The 2021 Pre-Tax Premiums for Vision Coverage are **\$5.28 per month for Single and \$13.48 per month for Family coverage**.

**Flexible Spending Accounts**

The Flexible Spending Account (FSA) Program, as administered by *FlexBank*, offers eligible employees an opportunity to pay for qualifying medical and/or dependent care expenses with pre-tax dollars. An employee’s pre-tax contribution is made via payroll reduction.

Elections do not carry year-to-year and balances are “use it or lose it”. In order to receive reimbursement, eligible expenses must be incurred by December 31 of the plan year. Participants have until March 31 of the following plan year to submit reimbursement. Any remaining balance will be forfeited.

**Dependent Care FSA**

Provides pre-tax reimbursement for childcare and other dependent care expenses incurred so that you, and your spouse (if married), can work or attend school full-time. Expenses must be incurred for a child who is under age 13; or for a physically or mentally disabled dependent that lives with you at least eight hours per day. The individual under care must be your dependent for federal income tax purposes.

For 2021, the maximum annual contribution to a Dependent Care FSA is \$5,000.

### Health Care FSA

Provides tax-free reimbursement of out-of-pocket medical, dental, and vision costs for you and eligible dependents. You may be reimbursed up to the amount you elect for the plan year, at any time, regardless of the amount you have deposited to date.

If you are enrolled in the Platinum Medical Plan with an HSA, a Limited Purpose FSA will reimburse you for dental, vision, and post-deductible medical expenses only. If you waive the City's medical plan or are covered by another plan, a General Purpose FSA will reimburse you for medical, dental, vision, dental and hearing expenses.

For 2021, the maximum annual contribution to any Health Care FSA is \$2,750.

## Life Insurance

The City provides Basic Term Life Insurance, as administered by **CIGNA**, to all full-time employees at no cost. The value of this life insurance is equal to your base annual salary plus an equal amount for Accidental Death and Dismemberment (AD&D) coverage.

Employees have the opportunity to purchase additional life insurance through a Voluntary Term Life Insurance Policy on their own life, spouse, and qualifying children.

### Self-Coverage

The employee voluntary term insurance is available in increments of \$10,000. The maximum coverage available for election is the lesser of three times your annual salary, or \$200,000. During the first thirty (30) days of hire, applications are guaranteed.

### Spouse and Child Coverage

Voluntary spouse coverage options offer \$10,000 or \$25,000 of coverage on your legal spouse (under the age of 70) and child coverage options offer \$2,000 or \$10,000 of coverage for eligible children (live birth to age 19; or 23 if a full-time student).

In order to carry spouse and/or child life insurance, an employee must have at least \$10,000 of voluntary self-coverage. During the first thirty (30) days of hire, all spouse and child applications are guaranteed. Rates for coverage are based on the employee's age as of January 1.

Monthly rates for voluntary life insurance coverage are based on the employee's age as of January 1.

Employee Age	Employee Cost per \$10,000	\$10,000 Spouse Policy	\$25,000 Spouse Policy	\$2,000 Child Policy	\$10,000 Child Policy
Under 30	\$0.80	\$0.75	\$1.88	\$0.12	\$0.60
30 – 34	\$1.20	\$0.80	\$2.00	\$0.12	\$0.60
35 – 39	\$1.40	\$1.00	\$2.50	\$0.12	\$0.60
40 – 44	\$2.00	\$1.36	\$3.40	\$0.12	\$0.60
45 – 49	\$3.30	\$2.16	\$5.40	\$0.12	\$0.60
50 – 54	\$5.30	\$3.18	\$7.95	\$0.12	\$0.60
55 – 59	\$8.60	\$5.02	\$12.55	\$0.12	\$0.60
60 – 64	\$13.40	\$7.78	\$19.45	\$0.12	\$0.60
65 – 69	\$21.60	\$15.26	\$38.15	\$0.12	\$0.60
70 & Over	\$21.60	N/A	N/A	\$0.12	\$0.60

*One premium, regardless of number of children eligible.*

## Retirement Plan

In lieu of making contributions to Social Security, employees (excluding Police Officers and Firefighters) will make contributions to the **Ohio Public Employees Retirement System (OPERS)**. Members of OPERS currently pay 10.0% of gross salary to the retirement system through payroll deduction. The City makes a contribution equal to 14.0% of the member's gross salary.

New members are given 180-days to elect participation in one of three plan selections within OPERS. Information from OPERS regarding plan selection will be mailed to your home address. Additional information can be obtained by calling OPERS at 800.222.7377 or by visiting [www.opers.org](http://www.opers.org).

Additionally, employees may voluntarily contribute extra towards retirement through a deferred compensation plan. The City works with ICMA and Ohio Deferred Compensation. These plans allow you to set aside an additional portion of your income for retirement through pre-tax payroll reduction.

## Leave Time

### Holidays

The following ten (10) days shall be holidays for which full-time employees shall receive regular compensation:

New Year's Day	Third Monday in January
Martin Luther King, Jr. Day	Third Monday in February
Presidents' Day	Last Monday in May
Memorial Day	
Independence Day	
Labor Day	First Monday in September
Thanksgiving	Fourth Thursday in November
Day after Thanksgiving	
December 24	
Christmas	

The City Manager may designate alternative days to observe holidays which fall on a Saturday or Sunday.

### Vacation Leave

Full-Time employees accrue vacation leave at the following accrual rates in accordance with the length of service criteria as indicated below. If you have a record of prior public service employment in the State of Ohio, you may be eligible to transfer your prior service time to the City of Kettering which may entitle you to adjustments to higher levels of Vacation Leave accrual.

Length of Service	Rate of Accrual	
	Days Per Year	Hours Per Year
Less than 5 years	10	80
Over 5 and up to 10 years	12	96
Over 10 and up to 15 years	16	128
Over 15 and up to 20 years	20	160
Over 20 and up to 25 years	23	184
Over 25 years	25	200

An employee may begin using Vacation Leave after being employed with the City for ninety (90) calendar days following initial appointment or last break in service.

Accumulated Vacation Leave may be carried forward to the next Vacation Year, but the total amount of accrued leave may not exceed thirty (30) days. The Vacation Year extends from the first day of the pay period closest to October 1 of one calendar year through the last day of the pay period closest to September 30 of the following calendar year.

Whenever an employee leaves the City’s employ, he/she shall be entitled to compensation for the amount of unused Vacation Leave he/she has accumulated, except for employees who leave the City’s employment before completing six (6) months of service.

**Personal Leave**

Employees are entitled to three (3) days of paid personal leave annually. Like Vacation Leave, Personal Leave must be scheduled in advance and be approved by an employee’s supervisor. Personal Leave is accounted for on a calendar year basis and cannot be carried over from one year to the next. An employee may begin using Personal Leave after being employed with the City at least thirty (30) days.

In the employee’s first calendar year of employment, the employee may receive all, some, or no Personal Leave, depending on the employee’s hiring date.

<b>If hired...</b>	<b>Before July 1</b>	<b>On or After July 1</b>	<b>On or After October 1</b>
<b>Days Per Year:</b>	3 days	2 days	0 days

**Sick Leave**

Full-time employees accrue Sick Leave at a rate of 15 days or 120 hours per year. The total amount of accrued Sick Leave may not exceed 260 days. Upon eligible retirement from the City or death of a current employee, eligible portions of Sick Leave may be payable to the retiree or beneficiary.

If you have a record of prior public service employment in the State of Ohio, you may be eligible to transfer unconverted Sick Leave hours to the City of Kettering.

**Birthing Parent and Bonding/Non-Birthing Parent and Bonding/Adoption Leave**

Birthing Parent and Bonding Leave with full pay and benefits may be granted for that period of time an employee is temporarily disabled due to pregnancy. Such leave shall be treated as, and charged to, Sick Leave when appropriate. Should an employee require additional time off beyond the accrued sick leave or desire time off beyond the actual period of disability, the provisions for other appropriate leave may apply. In certain circumstances, the provisions of the Family and Medical Leave Act may apply, and where applicable, certain similar benefits may apply to non-birthing parent employee(s) or employees who have a child(ren) placed with them for adoption or foster care.

**Funeral Leave**

Up to five (5) days of funeral leave may be granted in the event of the death of an employee's spouse, child, step-child, parent or parent-in-law. Up to three (3) days Funeral Leave may be granted when a death occurs in the immediate family of an employee. For the purposes of this policy, an immediate family is interpreted to include brother, sister, brother-in-law, sister-in-law, son-in-law, daughter-in-law, grandparent, grandparent-in-law, grandchild, half-brother, half-sister, or other relative living in the same household. One (1) day’s funeral leave may be granted when the death is of a more distant relative.

**Jury Duty**

When an employee is called to serve as a juror in any court, the City Manager may authorize that the employee continue to receive his/her regular City pay during that period he/she serves as a juror.

**Injury Leave/ Workers’ Compensation**

Leave with pay may be granted by the City Manager for service connected occupational illness or injury.

Compensation for lost time received by the employee from the Industrial Commission of the State of Ohio shall be paid to the Finance Director for such time the employee received full wages from the City.

The City participates in the Ohio Workers' Compensation System, which covers employees who receive work-related injuries, occupational diseases or who die on the job. Under Workers' Compensation, employees who are injured on the job receive medical care and a portion of their lost wages. If you are injured on the job, you will need to complete a Workers' Compensation form. The Human Resource Department can assist you in filing the claim.

## Miscellaneous

### **Educational Assistance**

The City will pay 80% of the tuition costs for courses related to a permanent employee's current position for her/his preparation for career advancement. The maximum reimbursement is \$1,000 per calendar year; however, employees may request advances against a future calendar year's educational assistance.

Requests for educational assistance must be submitted by an employee to the City Manager through Department Directors and the Director of Human Resources. If an employee's services with the City are terminated for any reason within two (2) years of completion of the course, the City Manager may require that he or she return the City's outlay on a pro rata basis.

### **Employee Assistance Program (EAP)**

Employees, family members, and individuals living within the employee's household have access to an assistance program that offers free, professional, and confidential counseling services 24 hours a day, 7 days a week.

EmployeeCare provides counseling, referral, and follow-up by trained staff. Counseling sessions may be arranged by calling (937) 208-6626 or (800) 628-9343 between 8AM and 5PM. You may call the same numbers after office hours to leave a message or to speak to an on-call EmployeeCare counselor.

### **Employee Council**

The City of Kettering has an active Employee Council Committee which plans and organizes activities throughout the year such as the Annual Kettering Employee Picnic and the Holiday Party. Employee Council also sponsors basket raffles for special events and helps raise money through the humanitarian fund to assist fellow employees in times of need.