

Oakland County EMPLOYEE BENEFITS



2022

Summary of New Hire Benefits

Oakland County | Human Resources Benefits Unit

All full-time employees are covered by a flexible benefits plan. You will find Oakland County provides excellent benefit coverage, combined with low employee costs. *The following summary is only a brief overview. For more detailed information, refer to the New Hire Benefit Guide located on the New Hire page of the www.oakgov.com/benefits website.*

MEDICAL COVERAGE

Medical coverage becomes within 30 days after hire.

| From Date of Hire | Through | Eligible for Health coverage |
|-------------------|-------------------|------------------------------|
| January 1 | January 31 | February 1 |
| February 1 | February 28 or 29 | March 1 |
| March 1 | March 31 | April 1 |
| April 1 | April 30 | May 1 |
| May 1 | May 31 | June 1 |
| June 1 | June 30 | July 1 |
| July 1 | July 31 | August 1 |
| August 1 | August 31 | September 1 |
| September 1 | September 30 | October 1 |
| October 1 | October 31 | November 1 |
| November 1 | November 30 | December 1 |
| December 1 | December 31 | January 1 |

A bi-weekly employee payroll contribution is required. The chart below summarizes the costs associated with the different coverage options available to new hires.

| Medical Plan Bi-Weekly Employee Cost | Single Coverage | Two Person Coverage | Family Coverage |
|--|--------------------|------------------------|--------------------|
| PPO1 (ASR Health Benefits) | \$32 | \$65 | \$75 |
| PPO2 (Blue Cross/Blue Shield) | \$42 | \$70 | \$85 |
| PPO3 (ASR Health Benefits) | \$16 | \$32 | \$45 |
| HMO (Health Alliance Plan) | \$32 | \$65 | \$75 |
| Employees have the option to “opt-out” of medical coverage and receive a payment in their bi-weekly paychecks according to the following chart: | | | |
| No Coverage | \$7.69 | \$15.38 | \$23.08 |
| No Coverage (Spouse/Parent is a county employee/retiree) | \$3.85 | \$3.85 | \$3.85 |

The following chart is a brief summary of the available medical plan options:

| Medical Plan | Annual Deductible (Single/Family) | Office Visit Copay | Emergency Room Visit Copay | Employee Coinsurance Cost (Single/Family) |
|--------------|--|--------------------|--|--|
| PPO1 | \$0 deductible for all services except: \$200/\$400 per year for Durable Medical Equipment, Ambulance Service or Private Duty Nursing services only. | \$20 | \$100 (waived if admitted or accidental injury). | 0% (100% employer covered). 10% (90% employer covered) for Durable Medical Equipment, Ambulance Service, & Private Duty Nursing, with a max of \$1,000 out-of-pocket per calendar year. |
| PPO2 | \$100/\$200 per calendar year. | \$20 | \$100 (waived if admitted or accidental injury). | 10% (90% employer covered). Maximum \$500/\$1,000 out-of-pocket per calendar year. |
| PPO3 | \$250/\$500 per calendar year. | \$20 | \$100 (waived if admitted or accidental injury). | 20% (80% employer covered). Maximum \$1,000/\$2,000 out-of-pocket per calendar year. |
| HMO | No Annual Deductible. | \$20 | \$100 (waived if admitted). | 0% (100% employer covered). |

PRESCRIPTION COVERAGE

Prescription coverage is provided through Navitus (or HAP if the HMO plan is elected) and becomes effective 30-60 days after hire. Oakland County has a 3-tier prescription program.

- Tier 1 - \$5 Copay for generics and a few brand name drugs.
- Tier 2 - \$20 Copay for preferred brands and some generics.
- Tier 3 - \$40 Copay for non-preferred brand medications.

DENTAL COVERAGE

Dental coverage is provided through Delta Dental and becomes effective 30-60 days after hire. The Standard Plan is offered by the County without a contribution cost to the employee. This plan has an annual maximum paid of \$1,000 per person. If the employee wants to “opt-out” of dental coverage, there is also a “No Coverage” option available. Additional coverage can be purchased by employees during Open Enrollment (i.e., higher annual maximum paid).

VISION COVERAGE

Vision coverage is provided through National Vision Administrators (NVA) and becomes effective 30-60 days after hire. The Standard Plan is offered by the County without a contribution cost to the employee. The coverage provides for vision exams and eyeglasses payable every two (2) calendar years. If the employee wants to “opt-out” of vision coverage, there is also a “No Coverage” option available. Additional coverage can be purchased by employees during Open Enrollment (i.e., exams/glasses every one (1) calendar year).

LIFE INSURANCE

Life Insurance through Oakland County is a Term Insurance policy administered by The Hartford. Coverage ends when full-time employment ends, although you will have the option through The Hartford to convert your life insurance to a private policy.

Life Insurance becomes effective at the beginning of the month following the employee's date of hire. The Standard Plan is offered by the County without a contribution cost to the employee, and provides a death benefit in the amount of 1.5 times the employee's current annual salary. Additional coverage of up to 3 times the employee's annual salary (to a maximum of \$400,000) can be purchased during Open Enrollment.

Please Note: At age 70, your coverage amount is reduced to 60% of your pre-age 70 amount; at age 75, it is reduced to 40% and at age 80, it is reduced to 30%.

In addition to Standard Life Insurance, Accidental Death & Dismemberment (AD&D) coverage is also effective at the beginning of the month following the employee's date of hire. The Standard AD&D Plan is offered by the County without cost to the employee. It provides an additional death benefit, if due to an accident or loss of eye/limb, in the amount of 1 times the employee's current annual salary. Additional coverage of up to 3 times the employee's annual salary can be purchased during Open Enrollment.

REIMBURSEMENT ACCOUNTS (Flexible Spending Accounts)

Employees can enroll at the time of hire in a Health Care and/or Dependent Care Flexible Spending Account (FSA), provided through WageWorks. An employee's FSA will become effective 30-60 days after hire.

An FSA is a reimbursement account that provides an opportunity for employees to set aside pre-tax dollars to pay eligible health care or dependent care expenses, thereby reducing the current amount of income taxes they pay toward social security, federal, state, and local income taxes. The employee can pay eligible expenses with pre-tax dollars up to the amount that they contribute to the FSA plan. The annual amount contributed to an FSA can be changed during Open Enrollment.

SHORT-TERM AND LONG-TERM DISABILITY

Disability coverage is provided through The Hartford. This coverage becomes effective after a full-time eligible employee has completed six (6) months of County service. Please Note: If a claim is filed within the first 18 months of employment, the Hartford will complete a pre-existing condition investigation to determine whether the employee received medical care during the three-month period before the effective date of coverage. If the claim is related to a pre-existing condition, then the benefit payments are limited to a maximum of 4 weeks.

Short-term disability (STD) benefits are payable after an employee has been disabled beyond the five (5) day waiting period and covers up to 26 weeks. Long-term disability (LTD) begins at 27 weeks and may

continue to age 65 if the employee remains totally disabled. Both STD and LTD provide a benefit of 60% of an employee’s salary. Disability coverage is provided by the County with no cost to the employee.

Please Note: Elected officials are not eligible for disability coverage.

OAKFIT WELLNESS PROGRAM

Oakland County cares about employee health and well-being. The OakFit Wellness Program is offered to assist Oakland County employees, retirees and dependents in taking ownership of their health, in order to improve their quality of life and help them make healthy lifestyle choices. There are a variety of programs offered including: an annual wellness fair, weight management, tobacco cessation, exercise and nutrition challenges, and various educational workshops. OakFit also offers free annual on-site health screenings*. Employees and dependents have access to the OakFit website at www.oakgov.com/wellness.

*It’s important to emphasize the **CONFIDENTIAL** nature of the OakFit Wellness on-site health screening program. Oakland County utilizes a third party vendor to ensure that any individual health data is stored outside of Oakland County as part of this program. No individual health care data is shared with Oakland County. Employee health information is protected by federal law. **HIPAA** (Health Insurance Portability and Accountability Act) ensures individual health information is not provided to Oakland County.

PAID TIME OFF

Full-time employees are provided with the following paid leave time:

- **Personal Leave (PLV) – 5 days per calendar year***
 - Eligible the first pay period following hire date.
- **Annual Leave (VAC) – 10 days for the first year of service***, then 12 days starting at the beginning of year two, up to a maximum of 24 days with 25 years of County service.
 - Annual Leave bank starts at 0 days and is earned and accumulated each pay period, with a maximum accumulation of 1.5 times the annual amount accrued.
 - Eligible to begin accumulating Annual Leave beginning the first pay period of work.
 - Annual Leave accumulation schedule:

| Length of Eligible County Service | Days of Annual Leave Earned | | Maximum Accumulation Hours/Days |
|-----------------------------------|-----------------------------|--------------|---------------------------------|
| | Hours Per Pay | In 12 Months | |
| 0 – 1 year | 3.07 | 10 days | N/A |
| 2 – 4 years | 3.69 | 12 days | 144 / 18 |
| 5 – 9 years | 4.61 | 15 days | 180 / 22.5 |
| 10 – 14 years | 5.53 | 18 days | 216 / 27 |
| 15 – 19 years | 6.15 | 20 days | 240 / 30 |
| 20 – 24 years | 6.76 | 22 days | 264 / 33 |
| 25 years | 7.38 | 24 days | 288 / 36 |

- **Floating Holiday (FLT) – 1 day per calendar year****
 - Eligible for FLT after completing three (3) months of County service.
- **County Paid Holidays – 12 days per calendar year***:**

| | |
|----------------------------|------------------------------|
| New Year’s Day | Veteran’s Day |
| Martin Luther King Jr. Day | Thanksgiving Day |
| President’s Day | Friday after Thanksgiving |
| Memorial Day | December 24 (Christmas Eve) |
| Independence Day | Christmas Day |
| Labor Day | December 31 (New Year’s Eve) |
| Election Day | |

***Please Note: Elected officials are not eligible for these leave times.**

****Please Note: Refer to Collective Bargaining Agreement for union represented holidays.**

*****Please Note: Clerk/Register, Elections employees receive an extra day during election years.**

PARENTAL LEAVE

Parental Leave is available for all full-time employees who have completed six (6) months of County service. This includes full time appointed and non-merit employees and employees serving a one (1) year probationary period. An eligible parent is a mother or father with parental rights to the child. Employees will receive six (6) weeks of paid leave at 100% of their current salary. Parental Leave can be utilized for both the birth and adoption of a child.

ANNUAL LEAVE BUY BACK

Annual Leave Buy Back is offered once a year to all eligible employees with 60 (or more) annual leave hours in the bank. This program offers interested employees the option to “cash out” annual leave hours in order to receive a payout. Employees can “cash out” a minimum of 20 hours to a maximum of 40 hours.

RETIREMENT

The County Retirement plan is a Defined Contribution (DC) 401(a) plan. The County contributes 8% of the employee’s pre-tax wages to the plan and the employee contributes 3% of pre-tax wages to the plan, for a total of 11%.

The employee is 20% vested in the contributions made by the County after completing two (2) years of County service. After each additional year of service, the employee is vested an additional 20% and is fully vested after the completion of six (6) years of County service.

Please Note: Judges and certain union represented benefits may differ.

RETIREMENT HEALTH SAVINGS PLAN (RHS)

Oakland County contributes \$75 per pay period, effective on the date of hire, into a Retirement Health Savings Account (RHS) for employees to use for health related expenses upon retirement or separation from County service. Money in this account can be used to pay for health premiums, medical supplies, and direct services such as doctor visits, prescriptions, and hospital expenses. The employee is able to select from a variety of investment options.

The employee becomes vested at 60% in the RHS plan after completing six (6) years of County service. For each additional year of service, the employee is vested an additional 10% and is fully vested after the completion of ten (10) years of County service.

Please Note: Union represented benefits may differ.

DEFERRED COMPENSATION 457(B) PLAN

The Deferred Compensation 457(b) Plan is an additional method by which an employee can systematically “set aside” a portion of their income into a voluntary savings program using pre-tax dollars, thus reducing the amount of their current income taxes, while building a nest egg for the future.

Oakland County will match up to \$500 per calendar year of the amount that is contributed to the Deferred Compensation Plan by the employee.

Please Note: Union represented benefits may differ.

TUITION REIMBURSEMENT

The Tuition Reimbursement Program at Oakland County is designed to help employees further their knowledge, skills, and professional development in subjects and fields directly related to County operations, activities, and objectives. HR Training & Development administers the Tuition Reimbursement Program in accordance with the parameters described in Merit Rule 20.

Any employee who is eligible for benefits in accordance with Merit Rule 22, may apply for Tuition Reimbursement. To receive reimbursement for a course, an individual must be employed and eligible for benefits both when the tuition reimbursement application is *filed* and when reimbursement is *issued*. Current semester and annual reimbursement allowances are up to \$1,400 per semester and \$4,200 per fiscal year.

NONDISCRIMINATION NOTICE UNDER SECTION 1557 OF THE AFFORDABLE CARE ACT

Discrimination is against the law. Oakland County complies with applicable Federal and State civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Oakland County does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Oakland County provides free aid and services to people with disabilities to communicate effectively with us, such as:

- Qualified Sign Language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

Oakland County provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services, contact the Human Resources Department at (248) 858-0530. If you believe that Oakland County has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Human Resources Department, Oakland County, 2100 Pontiac Lake Road, Waterford, MI 48328. Telephone: 1-248-858-0530. You can file a grievance in person, by mail, or e-mail. If you need help filing a grievance, the Human Resources Department is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <http://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Michigan Languages:

| Language | Message About Language Assistance |
|----------------|--|
| Spanish | ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-248-858-0530. |
| Arabic | ملحوظة: إذا كنت تتحدث أكثر اللغوة، فإن خدمات المساعدة اللغوية متوفرة لك بالأمجان. اتصل 0530-1-248-858 |
| Chinese | 注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 1-248-858-0530 注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 1-248-858-0530 |
| Syriac | 0530-858-248-1 0530-858-248-1 |
| Vietnamese | CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-248-858-0530 |
| Albanian | KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 1-248-858-0530 |
| Korean | 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-248-858-0530 |
| Bengali | লক্ষ্য করনঃ যদ আযিন বাংলা, কথা বললত ফিল হেল য নঃখরচায় ভাষা সোয়তা ফিলরষবা উফিল আআছ। আ ফান করন ১-248-858-0530 |
| Polish | UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-248-858-0530 |
| German | ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-248-858-0530 |
| Italian | ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-248-858-0530 |
| Japanese | 注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。1-248-858-0530 |
| Russian | ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-248-858-0530 |
| Serbo-Croatian | OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-248-858-0530 |
| Tagalog | PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-248-858-0530 |

Revised 1/2021