

SUMMARY OF BENEFITS

HEALTH | Group Benefit Services

A traditional PPO Plan with Big Tree Medical (Direct Primary Care) is offered through GBS. Cooper County pays a portion of the plan for employees.

You may choose to extend coverage to eligible dependents through payroll deductions on a pretax basis. Coverage begins on the first day of the month following 30 days of employment and ends on the last day of work (termination).

DENTAL & VISION | Group Benefit Services

Dental coverage is offered through GBS and provides coverage for preventive care, basic care, major care, and child orthodontia (for eligible dependents that are added to plan). Under the plans, you are free to visit any licensed dentist you choose.

The vision plan offered through GBS gives members the freedom to seek care from the provider of their choice, and includes coverage for eye exams, lenses, frames, and contacts.

Coverage may be extended to eligible dependents through payroll deductions on a pretax basis. Coverage begins on the first day of the month following 30 days of employment and ends on the last day of termination.

LIFE INSURANCE

Basic group life insurance is provided by Cooper County at no cost to employees. Basic life insurance offers a benefit of \$25,000.

Additional life insurance may be purchased at the employee's cost. Coverage is available for spouse and dependents. Rates are age-based.

LONG TERM DISABILITY

LTD may be purchased at the employee's cost. LTD benefits provide partial income replacement while unable to work due to illness or injury.

HOLIDAYS

- New Years Day
- Martin Luther King, Jr. Day
- Presidents Day
- Truman's Birthday
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Columbus Day
- Veterans Day
- Thanksgiving
- Day after Thanksgiving
- Christmas Day

VACATION

Full time and part time employees are eligible to receive vacation time benefits. Employees are not eligible to use vacation time during their first year of employment. See handbook Section 9.

SICK LEAVE

Full-time and part-time employees are eligible to receive sick time. Employees are eligible to use sick time on the first of the month after 30 days of employment. See handbook Section 10.

Flexible Spending Account

This account enables you to pay medical, dental, vision, and prescription drug expenses that may not be covered under your insurance program (or your spouse's) with pre- tax dollars.

SUMMARY OF BENEFITS

RETIERMENT

Cooper County Retirement Program | CERF

This is a mandatory statewide retirement program that automatically deducts 6.7% of your gross salary pre-tax each pay period. There are two sides to CERF- the pension side and the savings plan (401a and 457). This also includes a death benefit of \$10,000.

CERF Pension Plan: Mandatory 6%

You are fully vested after 8 years of service. If you are vested, normal retirement is paid at age 62, or an actuarially reduced benefit as early as age 55. If you leave County employment before you become vested, you will receive a refund of your contributions. *Note: these are pre-tax funds, so if you leave County employment before retirement and you withdraw this money, you will pay taxes on it.*

CERF 401 (a) Savings Retirement Plan: Mandatory .7%

You can determine the individual investment options or have them professionally managed. These funds are immediately invested.

Note: these are pre-tax funds, so if you leave County employment before retirement and you withdraw this money, there is a penalty and taxes on it.

CERF 457 Savings Retirement Plan (voluntary): If you enroll in this plan, you can determine the individual investment options or have them professionally managed. The match to this plan is decided by the Cerf Board in their annual spring meeting. These funds are immediately vested. The match is deposited into your 401(a) plan annually. Members are 100% vested in the CERF match, as well as any investment return the match earns, after five years of service. If you leave county employment before you have five years of service, you will forfeit all matching contributions along with the corresponding investment returns.

Roth: Your 457 plan accepts Roth 457 contributions, giving you the flexibility to designate all or a portion of your 457 elective deferrals as Roth contributions. Roth contributions are made with after-tax dollars and are matched the same as pre-tax contributions.

Security Benefit (optional)

There are two sides to Security Benefit- 401 (a) plan and 457 plan.

401(a) Plan: The County contributes 2% of your gross payroll into this plan. This has a 4-year sliding vesting schedule of 25% per year.

457 Plan: If you enroll in this plan, the County will match an additional 1% of your gross payroll into this plan. Example: if you contribute 2% of your gross payroll to this plan and take advantage of the 401(a) Plan, you will be receiving a total of 5% at only a 2% cost to yourself. The 2% is immediately vested.

**The matched funds (1%) are deposited into your 401(a) plan and follow the 4-year sliding vesting schedule of 25% per year.*