



**Human Resources Department**

**BENEFITS: Full-time Staff Employees**

Full-time staff employees have a choice of three medical plans for **health insurance (includes prescription coverage)**. The chart below shows in-network benefits, deductibles and coinsurance amounts effective **1/1/2025**.

	<b>PPO Plan 1</b>	<b>MedFlex HMO</b>	<b>CDHP</b>
<b>Deductible Single/Family</b>	\$500/\$1,000	\$500/\$1,000	\$3,000/\$6,000
<b>Coinsurance</b>	80%	80%	90%
<b>Coinsurance Maximum</b>	\$2,000/\$4,000	\$2,000/\$4,000	\$1,000/\$2,000
<b>Max Out of Pocket</b>	\$6,600/\$13,200	\$6,600/\$13,200	\$4,000/\$8,000
<b>Employee Cost Share Per Month (total cost split between the two pays per month)</b>	Single: \$128.97 Emp. + Child: \$219.12 Emp. + Spouse: \$270.63 Family: \$380.10	Single: \$120.45 Emp. + Child: \$204.65 Emp. + Spouse: \$220.75 Family: \$345.18	Single: \$97.50 Ee + Child: \$165.63 Ee + Spouse: \$204.55 Family: \$287.28 Employees receive annual maximum contribution into Health Savings Acct.

- Employees who have an alternative to the College’s medical coverage are presently eligible for an annual waiver bonus of \$5,000 for single coverage or \$10,000 for family coverage, which includes employee & spouse or employee & child(ren), paid out in equal installments across the 24 pay periods between January 1 and December 31.
- High-quality, NO COST **dental insurance** for employees and eligible dependents
- High-quality, NO COST **vision insurance** for employees and dependents
- **IRS Section 125** plan available for employees choosing to use pre-tax dollars to pay child or elder dependent care expenses and non-reimbursed medical, dental, vision, and/or prescription drug bills.
- NO COST **life and AD&D insurance** for employees in an amount equal to twice the annual salary
- NO COST **long-term disability insurance** for an employee who becomes disabled and is not yet vested in the state retirement system, after which this coverage becomes supplemental to the SERS disability coverage

- NO COST **Employee Assistance Program** providing an informative website and assistance with counseling for mental health, alcohol/drug abuse, child and elder care, and financial issues for employees and eligible dependents
- FULL **waiver of the in-county instructional fees** for credit classes taken by the employee, spouse, and child dependents as defined by the IRS (generally under the age of 24); full or partial waiver of the cost of many non-credit classes taken by the employee, spouse, and child dependents as defined by the IRS (generally under the age of 24).
- **Bookstore discounts:** 10% discount on new and used books and 20% discount on all trade books, supplies, electronics, clothing, gifts and greeting cards
- **Enrollment in School Employees Retirement System** as mandated by the state of Ohio for income after retirement or disability OR election to participate in the Alternative Retirement Plan. Learn more at: [www.ohsers.org](http://www.ohsers.org).
- **Vacation accrual:** Full-time and partial year employees will earn vacation at the rate of .0462 hours per hour paid during each of the first five years of employment with the college, with a maximum of 96 hours (based on 2,080 hours worked x .0462) of vacation time within a 12-month period in each of the first five years of employment.
- **Sick leave:** Beginning with the first day of employment, employees assigned to full-time, partial year and part-time continuing or non-continuing positions eligible to accrue benefits earn .0576 of an hour of sick leave for each regular (vs. overtime) hour paid.
- **Personal time:** Full-time employees may claim up to 32 hours of personal leave per fiscal year. Of these 32 hours, the college will provide eight hours and the balance of 24 hours will be deducted from the employee's balance of sick leave hours.
- **Paid holidays:** The college observes 12 paid holidays, including: New Year's Day, Martin Luther King Day, President's Day, Memorial Day, Juneteenth, Fourth of July, Labor Day, Thanksgiving, Day after Thanksgiving, Christmas Day and two floating days. These floating holidays are reserved for the period between Christmas and New Year's.

We hope this information is helpful. If you have specific questions or concerns, we encourage you to contact us (Human Resources Department) at 440-525-7575.