

JOHNSON COUNTY GOVERNMENT

2009 EMPLOYEE BENEFITS SUMMARY

1. CAFETERIA 125 TAX SAVINGS BENEFITS PLAN

All payroll deductions for cafeteria plan benefits are pre-taxed. Benefits become effective the first day of the month following the employment start date. The options include:

A. HEALTH INSURANCE

Full-time regular employees have a choice of three different medical insurance plans, Health Maintenance Organization (HMO), Preferred Provider Organization (PPO), or a Qualified High Deductible Health Plan (QHDHP) provided through Blue Cross & Blue Shield of Kansas City. The monthly employee cost ranges from:

	<u>QHDHP</u>	<u>HMO</u>	<u>PPO</u>
Employee coverage:	\$20	\$63	\$75
Employee +1 coverage (legal spouse or dependent child):	\$70	\$153	\$179
Family coverage:	\$115	\$187	\$224

Employees must provide proof of insurance if choosing not to participate in one of the County's medical plans.

B. VISION INSURANCE

Add-on benefit when enrolled in a medical plan. Vision Insurance is offered through Vision Service Plan (VSP). Premium is fully paid by the County. Access Vision Discount plan available to full-time employees who are not enrolled in a medical plan and to part-time benefit eligible employees.

C. DENTAL INSURANCE

A traditional dental plan is also offered through Delta Dental to full-time regular employees. Individual coverage is offered at \$30.00 per month; employee +1 coverage is \$60.00 per month; and family coverage at \$77.00 per month.

D. MEDICAL REIMBURSEMENT BANK

Full-time regular employees may allocate a maximum of \$4,000.00 per year to the Medical Reimbursement Bank. An account is maintained for each employee who allocates contributions. An employee may be reimbursed for health-related expenses as set forth by the plan.

E. DEPENDENT CARE REIMBURSEMENT BANK

Full-time regular employees may allocate a maximum of \$5,000.00 per year to this program. Dependents are defined as any child under the age of 13, and/or a dependent or spouse who is physically or mentally incapable of self-care. Employees may be reimbursed for qualifying dependent care expenses as set forth by the plan.

F. MONTHLY BENEFIT ALLOCATION (FLEX CREDIT)

All Full-time regular employees receive \$50/month to offset the cost of health insurance premiums. Employees waiving County health insurance still receive the \$50/month Flex Credit, but must provide proof of health coverage through another source. This credit is treated as income and taxed accordingly.

2. START Plan (Defined Contribution Plan)

The START Plan includes two plan components: 457(b) - employee contributions; and 401(a) - County match contributions. Full-time and part-time regular employees may make tax-deferred contributions up to 100% of includable income or \$16,500 per year (whichever is less) to the START Plan. The contribution amounts, along with any interest/investment earnings, are tax-deferred until withdrawn upon termination or retirement. A minimum employee contribution of \$10.00 per payroll period is required. A matching County contribution equal to 100% of the amount the employee contributes, up to 3% of base salary, will be made each payroll period. A vesting schedule of 20% for each full year of service applies to the County match contributions.

3. GROUP TERM LIFE INSURANCE

The County provides full-time and part-time regular employees with a group term life insurance policy equal to 50% of their annual salary rounded to the next higher \$1,000.00. Life insurance becomes effective the first of the month following their hire date. Insurance benefits for employees reaching age 70 are reduced 50%.

4. VOLUNTARY GROUP TERM LIFE INSURANCE

The County provides full-time employees the opportunity to purchase additional Voluntary Group Term Life Insurance through the Standard Life Insurance Company for themselves and their dependents. Participation in the program is voluntary. All premiums are paid by employees and are based on age and amount of coverage.

5. SHORT-TERM DISABILITY INSURANCE

Short Term Disability Insurance is available through the Standard Insurance Company for full-time regular employees. Participation in the program is voluntary. This coverage is for non-occupational disabilities only. All premiums are paid by employees and are based on salary and age.

6. VACATION

Full-time regular employees accrue 8 hours of vacation leave per month. 24-hour shift employees accrue 12 hours of vacation per month. Some part-time positions are eligible for partial vacation benefits and accrue 4 hours of vacation leave per month. Employees must complete six months of employment before being eligible to use vacation time. Accrual amount increases with tenure.

7. SICK LEAVE

Full-time regular employees receive 8 hours of sick leave per month. 24-hour shift employees receive 10 hours of sick leave per month. Some part-time positions are eligible for partial sick leave benefits and accrue 4 hours of sick leave per month.

8. HOLIDAYS

Full-time regular employees receive 12 paid holidays. Three of these holidays are designated as floating holidays. Eligibility to receive floating holidays is based upon hire date. The Board of County Commissioners reviews and determines the holiday schedule annually, which includes the granting of floating holidays.

9. DIRECT DEPOSIT

Direct Deposit is available for all County employees. With Direct Deposit, employees can send their net pay to up to eight bank accounts. The money is deposited directly into the account(s) early each payday. Enrollment forms are available in the Department of Human Resources or the Office of Financial Management.

10. RETIREMENT PROGRAM

Full-time and part-time benefit eligible employees become members in KPERS on July 1, 2009 and contribute 4% of their annual salary to the Kansas Public Employees Retirement System (KPERS). Employees hired July 1, 2009 and after will become immediate members in KPERS and will contribute 6% of their annual salary to the KPERS system. In addition, the County also makes a contribution toward retirement, disability, and life insurance. Through KPERS, life insurance benefits equal one and one half times the employee's annual salary.

Kansas Police and Fire (KP&F) employees begin contributing 7% of their annual salary immediately upon hire. The County also makes a contribution to the retirement plan.

11. TUITION REIMBURSEMENT

Full-time regular employees may be eligible for reimbursement of up to \$1,500 per calendar year for tuition costs, contingent upon the availability of funds. To participate in this program, you must have completed your introductory period, submit an Educational Reimbursement Request form, and receive approval from the Educational Reimbursement Review Committee.

12. LEARNING QUEST

The 529 Educational Savings Program is available to all Johnson County Government employees. Contributions can be made to a Learning Quest account through payroll direct deposit or automatic withdrawal from a checking or savings account.

13. JUST FOR YOU.....

Just for You....is a program offering group rate discounts on tickets to area theatres, amusement parks, and various events. Program offerings may be seasonal and/or change without notice. All employees are eligible to take advantage of these discounts.

This summary is designed to provide a general description of benefits provided by Johnson County Government. If any discrepancy exists between this summary and any of the official documents, the official documents will prevail. The County will provide details regarding the administration of benefits upon employment.