HCPH | Employee Benefits

2026 Summary of Benefits and Paid Time Off Programs

Health and Wellness Programs

- **Medical Insurance – United Health Care (UHC):** All employees regularly scheduled to work 30 hours or more per week are eligible for medical insurance coverage. Coverage is effective the first of the month following 30 days of continuous service. Three plan choices available through United Health Care (UHC) with varying contributions, co-insurance and co-payment structures. All three plans have the same pharmacy benefit.

  Marathon Health Network: Employees enrolled in a UHC medical plan have access to the services offered for Free! Free services include, but are not limited to office visits, lab work, and common 150 prescriptions.

  Working Spouse Provision: Employees who choose to cover his/her spouse on the medical plan, and the spouse has coverage available through his/her employer, are required to pay a $46.15/biweekly ($100/month) surcharge in addition to the rates listed below.

Bi-Weekly Contributions			
	Single	**Double**	**Family**
Blue | $3000	$35.34	$70.66	$111.19
Green | $1500	$52.36	$104.68	$164.44
Orange | $500	$179.46	$358.78	$563.57

*System rounding may occur

Pharmacy Structure			
Tier 1	Tier 2	Tier 3	Tier 4
$15 Co-Pay	$30 Co-Pay	$50 Co-Pay	25% Up to $250 / Rx

*Preventive Drug List: Prescriptions are $5.00.
**Certain Prescriptions available through Marathon Health for FREE.

  Health Reimbursement Arrangement (HRA): Employees enrolled in other group coverage (not Hamilton County coverage outlined above) are eligible to be reimbursed for eligible medical expenses up to the applicable plan maximums of $5,000 Single, $7,500 Double, and $10,000 Family coverage (pro-rated, if necessary).

- **Dental Insurance – Delta Dental:** There are two options available, both plans cover preventive services at 100% without a deductible or copayment. Other dental services are covered at varying percentages. The Premium Plan provides for Orthodontic coverage.

Bi-Weekly Contributions			
	Single	**Double**	**Family**
Premium Plan	$11.00	$21.34	$30.92
Basic Plan	$4.59	$8.92	$12.93

- **Vision Insurance – Humana:** Employees may elect vision insurance, which provides coverage for eye exams, eyeglasses (lenses and frames), and contact lenses at participating providers. Employee contributions are deducted bi-weekly on a pre-tax basis.

- **Life Insurance – Dearborn:** Provided at no cost for the employee only, coverage is equal to one times annual salary up to the policy maximum.

- **Supplemental Life Insurance- Dearborn:** Available for purchase for employee, spouse, and dependent children. Group rates are based on age and tobacco-use status.

- **Long Term Disability Insurance – Dearborn:** Voluntary plan with two options available. Plan options replace 40% of pay up to a monthly maximum of $2400, or 50% of pay up to a monthly maximum of $3000. Benefit is reduced by most other sources of disability income. Benefit payments begin after 90 days of disability.

- **Flexible Spending Accounts – Chard Snyder:** Separate Health Care and Dependent Care accounts are available allowing employees to set aside pre-tax funds to pay out-of-pocket health care expenses, or employment-related dependent care expenses. The annual maximum contribution is $3300 for health care and $7500 for dependent care.

- **Transportation Reimbursement Program:** Employees may elect to set aside pre-tax dollars through payroll deduction to be reimbursed for eligible parking, transit, and van pooling expenses related to commuting to and from work.

- **Employee Assistance Program – Supportlinc:** Confidential assessment and referral counseling offered at many convenient locations. Initial services, up to 10 visits, are available at no cost. www.supportlinc.com

- **Critical Illness Insurance / Accident Insurance- The Hartford:** Employees have the opportunity to purchase additional insurance to provide financial stability in the event of critical illness or accident. Employee payroll contributions vary.

Retirement and Financial Savings Programs

- **Ohio Public Employees Retirement System (OPERS) -** Employee contribution is 10% of pay on a pre-tax basis. Employer contribution is 14%. (Contributions may vary for law enforcement employees.) Employees can refer to www.opers.org for information on retirement eligibility.
- **Deferred Compensation Plans -** In addition to the Ohio PERS retirement plan, a voluntary savings program is available that allows employees to set aside a portion of their income on a pre-tax basis to supplement retirement benefits. There are three plans to select from- Ohio Deferred Compensation Plan, Ohio County Employees Retirement Plan (OCERP) formerly CCAO, and the Voya Financial Services Deferred Compensation Plan. Each plan has different investment options, such as fixed rate of return plans, variable annuity plans, and mutual fund plans.
- **College Advantage Savings Plan -** State of Ohio sponsored plan through the Ohio Tuition Trust Authority will allow you to set aside money for future college tuition with the convenience of payroll deduction. Some tax savings are available with this account.
- **STABLE Account** – The State of Ohio sponsored plans allows qualified individuals with disabilities to save and invest money without losing eligibility for certain public benefit programs, like Medicaid. The program is administered by the Ohio Treasurer's Office. Employees can get more information or set up the account at http://www.stableaccount.com or call 1-800-439-1653.
- **Credit Union -** The Cinfed Credit Union offers a full range of banking services and payroll deduction.
- **Public Service Loan Forgiveness Program** – This program forgives the remaining balance on your Direct Loans after making 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer, like Hamilton County. For more information and to learn whether your loans qualify go to: https://studentaid.ed.gov and search for the PSLF program.

Paid Time Off Programs

- **Holidays -** Eleven paid days consisting of: New Year's Day, Martin Luther King Day, Presidents' Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Veterans' Day, Thanksgiving and the Friday after, and Christmas Day.
- **Vacation -** Employees who work 40 hours per week (80 per pay period) begin accruing vacation at a rate of 3.1 hours per 80-hour pay period upon hire and receive a one-time award of 40 hours of vacation upon hire. After 5, 10, and 15 years of service the accrual increases for an additional week of vacation. Part-Time Employees earn vacation at a pro-rated rate. Employees may convert limited amounts of unused vacation to cash. Please see Policy Section 5.0 for more details.
- **Sick Leave -** Employees accrue sick leave based on years of service. Limited amounts of unused sick leave may be converted to cash. Please see Policy Section 4.1 for more details. In addition, conversion option on two for one basis (up to 90 days) at retirement with 10 years of Ohio public service.
- **Paid Parental Leave** - Employees who work at least 30 hours per week and have been continuously employed with HCPH for twelve (12) months, working 1,250 hours or more during that period, will be eligible for 8 weeks of paid parental leave. Please see Policy Section 5.10 for more details.

Tuition Reimbursement

- Non-Probationary full-time employees may be eligible for up to $9,000 annually in tuition reimbursement. Please see Policy Section 5.8 for more details.

NOTE: Hamilton County/Hamilton County Public Health reserves the right to change any of the above benefits and their costs without prior notification to its employees. This is only a summary; therefore, the specific provisions of Hamilton County/Hamilton County Public Health policies and the insurance contracts must apply.