



Sycamore Township

2024 Employee Benefits Guide



2024 Benefits at a Glance

Medical Insurance

The Sycamore Township Group Health Plan is a self-insured plan administered by MedBen. The plan has a \$3,000 deductible for an employee and a \$6,000 deductible for families. This high deductible health plan works in conjunction with a Health Savings Account.

Dental Insurance

Sycamore Township offers dental insurance to our employees at no cost through Dental Care Plus. The DPPO Plan offers both in-network and out of network benefits.

Vision Specific HRA

All members covered under the Sycamore Township Group Health Plan are also eligible for reimbursement for routine vision exams and glasses or contacts up to \$200 per calendar year.

Voluntary Critical Illness/Accident Insurance

Employees have the option to enroll in additional coverage for critical illness and accident insurance through AFLAC or Washington National.

Employee Assistance Program

TriHealth Employee Assistance Program provides counseling free of charge for Sycamore Township employees and their families. TriHealth EAP Financial Assist offers financial education and Legal Assist gives employees the opportunity to schedule a free 30-minute legal consultation with an attorney.

Basic Life and AD&D Insurance

Sycamore Township provides basic life and AD&D insurance through Reliance Standard at no cost to employees.

Supplemental Life & Dependent Life Insurance

Employees may choose to purchase supplemental life insurance for themselves or their spouse or dependents.

Accident Policy for First Responders

The Township has an Accident Policy through Provident for firefighters at no cost to the employee. This policy also includes a First Responder Assistance Program.



The Sycamore Township Group Health Plan offers a high deductible health plan in conjunction with a Health Savings Account. The deductible is \$3,000 for the employee only tier and \$6,000 for employee+child(ren), employee+spouse and family tiers.

The Township has a partnership with Kemba Credit Union to offer our employees a Health Savings Account (HSA) to pay medical expenses before the deductible is met. Sycamore Township will match the employee's pre-tax payroll deductions into the HSA up to 50% of the deductible.



Health Savings Accounts (HSA)

What is a Health Savings Account?

An **HSA** is a tax exempt trust or custodial account established by an individual exclusively for the purpose of paying qualified medical expenses.

Employee must be enrolled in an IRS qualified High Deductible Health Plan (HDHP) to be eligible to open a Health Savings Account (HSA).

Employee cannot be enrolled in a non-qualified HDHP plan.

IRS minimum deductible

No first dollar benefits – all covered expenses must be applied to deductible.

Benefits of Participating in HDHP HSA Plan:

Matching employer contributions are excluded from the employee's gross income.

Employer contributions are not subject to Federal or State tax.

HSA balances carry over from year to year.

HSA accounts are owned by the employee.

If employee terminates, HSA account & balances belong to the employee.

Subject to IRS Yearly Contribution limits:

Single \$4,150 / Family \$8,300 (effective 1/1/2024)

Examples of Qualified Expenses under HSA Account:

Medical - includes office visit, urgent care and emergency room expenses applied to deductible & co-insurance

Dental services and orthodontic expenses

Prescription drugs

Retail & mail order

Over the counter medications

Lab work / tests

Obstetric services

Diagnostic testing

Feminine care products



Kemba Health Savings Accounts



FEATURES & BENEFITS

- No monthly or annual fees
- No setup fee
- Free checks
- Free debit card with no addition charge for other cardholders on your account
- No minimum balance requirements
- Interest-bearing account*
- Unlimited monthly withdrawals and transactions
- Easy account access via online banking
- No penalty to close your account
- Federally insured by the National Credit Union Administration

* Minimum \$100 balance to accrue interest (\$100-\$2,499, 0.25% APY; \$2,500 and up, 1.00% APY)

SIDE-BY-SIDE COMPARISON

EXAMPLE 1

	Other Financial Institutions	Kemba Credit Union
Deposit	\$3,100	\$3,100
APY	0.40%	1.00%
Monthly Fee	\$3.00/mo (\$36.00/yr)	\$0
Earned Interest	\$12.40	\$31.00
Year-end Balance	\$3,076.40	\$3,131.00

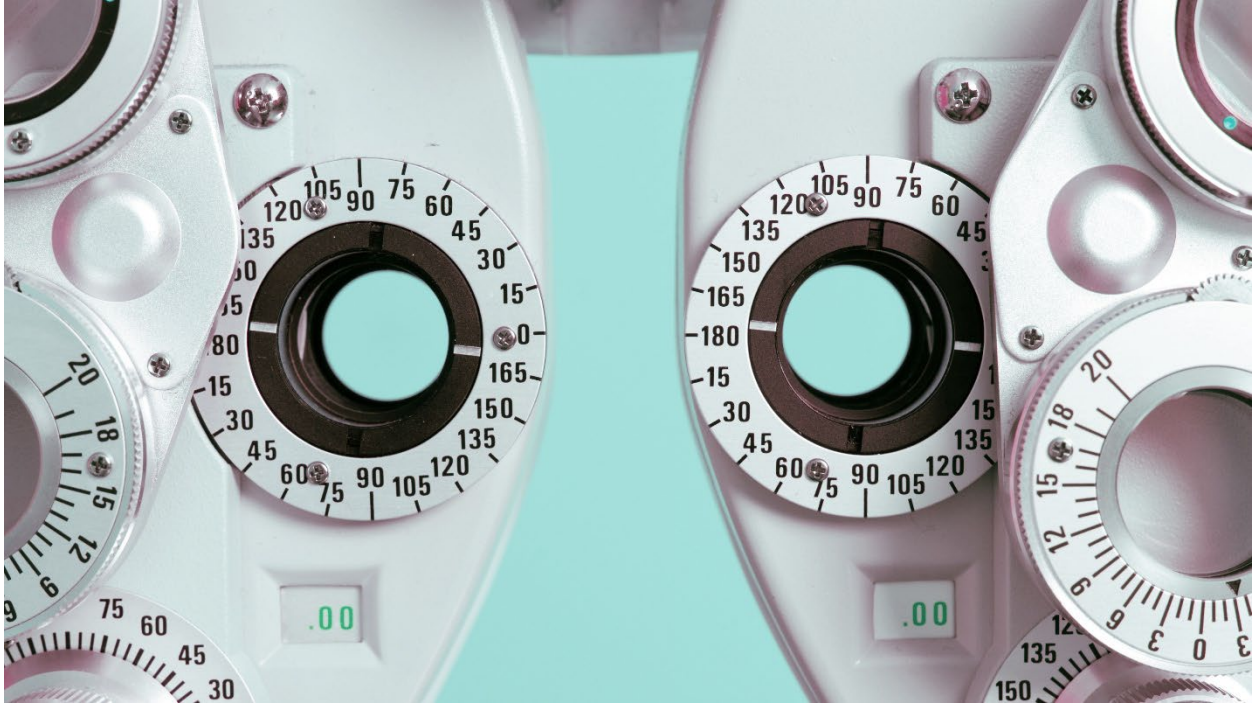
EXAMPLE 2

	Other Financial Institutions	Kemba Credit Union
Deposit	\$1,500	\$1,500
APY	0.25%	0.25%
Monthly Fee	\$3.00/mo (\$36.00/yr)	\$0
Earned Interest	\$3.75	\$3.75
Year-end Balance	\$1,467.75	\$1,503.75

Rates current as of 1/2020 and are subject to change.

Vision Specific HRA

Sycamore Township's Group Health Plan also includes a vision specific HRA benefit administered by MedBen. Group Health Plan members are eligible to receive a reimbursement of up to \$200 for a vision exam and up to \$200 for glasses or contacts per member per calendar year.



Sycamore Township Group Health Plan members, and covered spouse if applicable, who meet wellness compliance requirements by November 1st, are eligible to receive a reduction in the employee's portion of the premium beginning January 1st of the following year.

The Dental Care PLUS GROUP

A DentaQuest Company

Sycamore Township is enrolled in the Center for Local Government's pool for Dental Insurance coverage through the Dental Care Plus Group. Dental Insurance is available to all full time employees with no employee cost sharing.

Benefit Summary

SYCAMORE TOWNSHIP - CLGBP GROUP

Product: DPPO

Network: DPPO-Dentaselect

Benefit Year: The 12 month period beginning January 1st and ending December 31st (calendar year)

Annual Maximum Benefit: \$2,000.00 per member

Orthodontic Lifetime Maximum Benefit: \$1,000.00 per eligible member
Limited to eligible dependent children under the age of 19

Deductible: \$25.00 In-Network / \$25.00 Out-of-Network per member, per benefit year

\$75.00 In-Network / \$75.00 Out-of-Network per family, per benefit year

The deductible applies to Basic and Major Benefits only. Any deductible amount that is satisfied will be applied toward both the In-Network and Out-of-Network deductibles

Covered Dental Services	Deductible Applied	In-Network Percentage of Allowable Expense Paid by the Plan	In-Network Member Copayment	Out-of-Network Percentage of Allowable Expense Paid by the Plan	Out-of-Network Member Copayment
Preventive Benefits	No	100%	0%	100%	0%
Basic Benefits	Yes	80%	20%	80%	20%
Major Benefits	Yes	80%	20%	80%	20%
Orthodontia Benefits	No	60%	40%	60%	40%
		Limited to eligible dependent children under the age of 19		Limited to eligible dependent children under the age of 19	

Out-of-Network claims are reimbursed at the Advantage 900 level.

Endodontic Services are covered as Basic benefits.

Periodontic Services are covered as Basic benefits.

Sealants are covered as Basic benefits.

Dependent children are eligible for coverage to age 26.

A complete description of benefits, limitations, and exclusions are available in the Certificate of Insurance.

Members who receive services from a non-participating provider are subject to balance billing.



What is an Employee Assistance Program?

TriHealth EAP provides counseling for employees and their families for any and all personal problems. The counselor will do an assessment and together you will develop a plan of action. If longer-term counseling or specialized services are needed, the counselor will refer you to qualified professionals or organizations in the community.

What Kinds of Problems Do People Bring to TriHealth EAP?

Some examples of the problems that clients bring to TriHealth EAP counselors are the following:

- Marital or family problems
- Other relationship problems
- Divorce and/or separation
- Illness or death in the family
- Alcohol and/or drug problems
- Stress related problems
- Job problems
- Addiction problems
- Elder care concerns
- Maintaining a balanced life



Active, full-time employees are eligible for basic life and AD&D insurance through Reliance Standard at no cost. Covered employees may also elect supplemental life insurance or dependent life insurance for their spouse and/or dependent children at guaranteed issue amounts during the initial eligibility period. Supplemental insurance is 100% employee paid through payroll deductions.

**Benefit Amounts for Basic Life Insurance
(100% employer paid)**

Less than five years of service: \$15,000

Five to ten years of service: \$20,000

Ten or more years of service: \$25,000



Additional Supplemental Insurance Options

Full time employees have the option to purchase accident and critical illness insurance through the following vendors:



Primary Agent
Sarah Shepherd
937-815-5311

sarah_shepherd@us.aflac.com



Primary Agent
Andrew Foxworth
740-463-3824

Andrew.Foxworth@pmagent.net

Retirement/Pension



PTO and Paid Holidays

Sycamore Township full-time employees receive competitive PTO and 12 paid holidays.



Sycamore Township is an exciting, fast-paced organization ready to serve the needs of its residents. Our employees are adept at handling multiple tasks and thinking on their feet. Every member of the Township family is a vital part of the team that makes us a success. Every achievement is attained through the cooperation of each team member.