



# **Sycamore Township**

## **2025 Employee Benefits Guide**



## 2025 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 \$4,300 / Family \$8,550 (effective 1/1/2025)

### 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

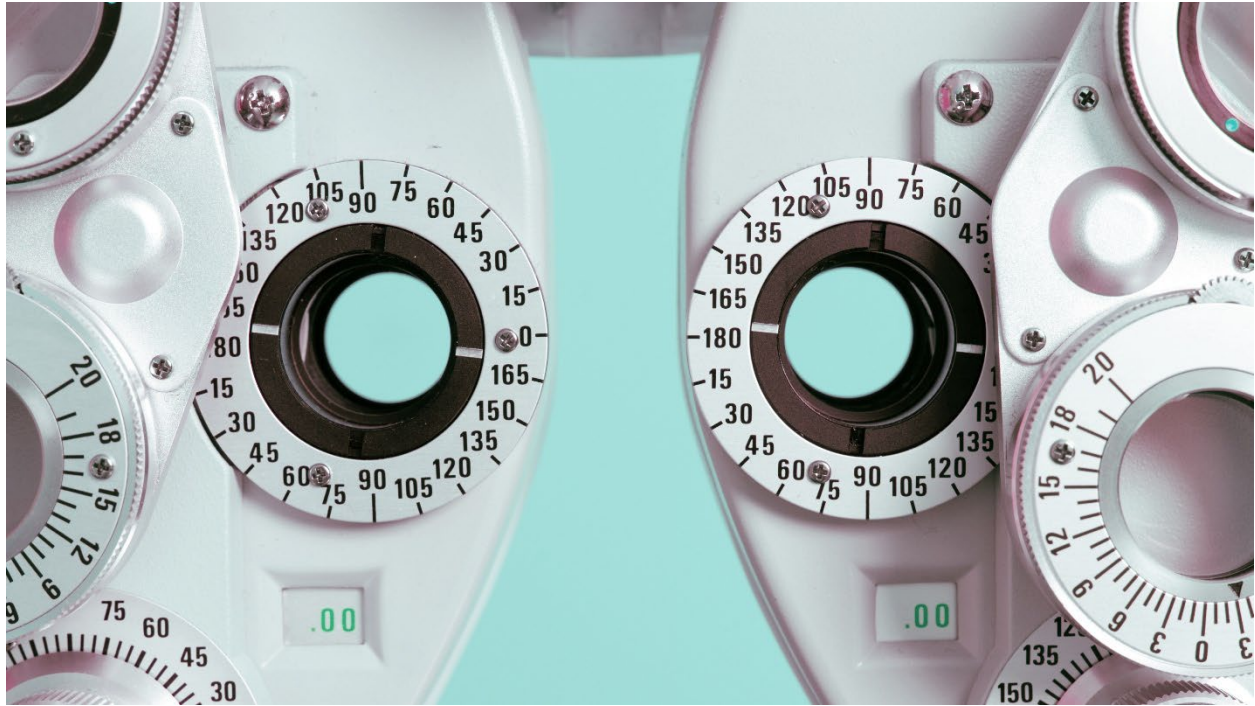
EXAMPLE 2	Other Financial Institutions	Kemba Credit Union
Deposit	\$1,500	\$1,500
APY	0.25%	0.25%
Monthly Fee	\$3.00/mo (\$36.00/yr)	\$0
Earned Interest	\$3.75	\$3.75
Year-end Balance	\$1,467.75	\$1,503.75

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 1<sup>st</sup>, are eligible to receive a reduction in the employee's portion of the premium beginning January 1<sup>st</sup> of the following year.

# Dental Insurance



## COMMONLY COVERED

- ✓ Exams and cleanings
- ✓ X-rays
- ✓ Fillings
- ✓ Tooth extractions
- ✓ Child braces

### PROTECTS YOUR SMILE.

You can feel more confident with dental insurance that encourages routine cleanings and checkups. Dental insurance helps protect your teeth for a lifetime.

### PREVENTS OTHER HEALTH ISSUES.

Just annual preventive care alone can help prevent other health issues such as heart disease and diabetes. Many plans cover preventive services at or near 100% to make it easy for you to use your dental benefits.

### LOWERS OUT-OF-POCKET EXPENSES.

Seeing an in-network dentist can reduce your fees approximately 30% from their standard fees. Add the benefits of your coinsurance to that and things are looking good for your wallet.

## DENTAL FAST FACTS

*Treating the inflammation from periodontal disease can help manage other health problems such as heart disease and diabetes.<sup>1</sup>*

*50% of adults over the age of 30 are suffering from periodontal disease.<sup>2</sup>*

SYCAMORE TOWNSHIP

All Eligible Employees

POLICY # 970501

Sun Life Assurance Company of Canada

2456985 DENT CL1 07/08/2024 20:00:01

CALENDAR YEAR MAXIMUM	IN-NETWORK	OUT-OF-NETWORK
Type I, II, III (Preventive, Basic and Major Services)	\$2,000 per person	\$2,000 per person
Type IV Ortho Service	\$1,000 lifetime per child	\$1,000 lifetime per child

## CALENDAR YEAR DEDUCTIBLE

PROCEDURE	IN-NETWORK	OUT-OF-NETWORK
Type I Preventive Services	N/A	N/A
Type II, III (Basic and Major Services)	\$0 individual	\$0 individual
Type IV Ortho Services	N/A	N/A

## THE PLAN PAYS THE FOLLOWING PERCENTAGE FOR PROCEDURES

PROCEDURE	IN-NETWORK	OUT-OF-NETWORK
Type I Preventive Services	100%	100%
Type II Basic Services	80%	80%
Type III Major Services	80%	80%
Type IV Ortho Services	60%	60%

## SERVICES

### Type I Preventive Dental Services, including:

- Oral evaluations – 2 in any calendar year
- Routine dental cleanings – 2 in any benefit year (frequency combined with periodontal maintenance)
- Fluoride treatment – 1 in any 6 month period. *Only for children under age 19*
- Sealants – no more than 1 per tooth in any 36 month period, only for permanent molar teeth. *Only for children under age 16*
- Bitewing x-rays – 1 in any 12 month period
- Intraoral complete series x-rays – 1 in any 36 month period
- Genetic test for susceptibility to oral diseases

### Type II Basic Dental Services, including:

- New fillings, including posterior composites
- Space maintainers – *only for children under age 19*
- Simple extractions, incision and drainage
- Surgical extractions of erupted teeth, impacted teeth, or exposed root
- Biopsy (including brush biopsy)
- General anesthesia/IV sedation – medically required
- Periodontal maintenance – 1 time in 3 consecutive months, frequency combined with routine dental cleanings and limited to 4 in any 12 consecutive months
- Localized delivery of antimicrobial agents

- Stainless steel crowns – *only for children under age 19*

### Type III Major Dental Services, including:

- Dentures and bridges – subject to 5 year replacement limit
- Inlay, onlay, and crown restorations – 1 per tooth in any 5 year period
- Endodontics (includes root canal therapy) – 1 per tooth in any 24 month period
- Minor gum disease (non-surgical periodontics)
- Scaling and root planing – 1 in any 24 month period per area
- Major gum disease (surgical periodontics)

### Type IV Ortho Services, including:

- Orthodontic treatment is limited to your dependent children

### Waiting Periods

For a complete description of services and waiting periods, please review your certificate of insurance. If you were covered under your employer's prior plan the wait will be waived for any type of service covered under the prior plan and this plan.

- No waiting period for preventive, basic, or major services
- No waiting period for orthodontic services





## **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](mailto:sarah_shepherd@us.aflac.com)



Primary Agent  
Andrew Foxworth  
740-463-3824

[Andrew.Foxworth@pmagent.net](mailto: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.*