GENERAL SUMMARY OF KENT COUNTY LEVY COURT EMPLOYEE BENEFITS

<u>Medical Benefits</u> – Medical insurance through Aetna. Coverage begins on the first day of the month following employment. County currently pays most of the cost of employee's coverage, with a \$93.20 (Low Plan) or \$95.82 (High Plan) a month employee cost share. Additional eligible dependent coverage is available, and paid for by the employee through payroll deduction, one month in advance. County currently contributes 80% of the cost of dependent coverage. Health plan features a modified HRA/EPO plan, with the HRA portion fully funded by the County.

<u>Dental Plan</u> – Dental insurance through Delta Dental. Coverage begins on the first day of the month following employment. Monthly employee cost is currently \$3.10. Additional eligible dependent coverage is available and paid for by the employee through payroll deduction. Calendar year maximum is \$2,000 per person. www.DeltaDentalIns.com.

<u>Life Insurance</u> – County paid group life insurance provided through The Standard, equivalent to base annual salary. Optional supplemental life insurance may be purchased at 0.5, 1-, 2- or 3-times employee salary and deducted from payroll. One times salary guaranteed at hire. Medical review is required if selected later.

Disability Benefits -

Short term – (sick leave) full pay continued to the extent of accumulated earned and unused sick leave to a maximum of 120 days for full-time employees.

Long term – an income up to 60 percent of base salary will be paid, subject to a maximum benefit of \$4,050 per month, less any amounts for which you may also be eligible under (a) any other employer-sponsored disability plan; (b) Workers' Compensation or Occupational Disease Laws; (c) any state disability benefits law; (d) the "primary" benefit of Social Security (the amount applicable to you, not the full family benefit); and (e) less any disability or retirement benefits received under the County's pension plan.

Holidays – thirteen paid holidays annually plus one additional day in election years.

<u>Vacation</u> – all vacation leave accrues in hours monthly:

1 through 4 years of service - 10 days per year

5 through 9 years of service - 15 days per year

10 through 14 years of service - 18 days per year

15 through 19 years of service - 21 days per year

20 through 24 years of service - 24 days per year

25 or more years of service - 27 days per year

<u>Sick Leave</u> – 1 1/4 days per month accumulative to 120 days. You cannot take time off without pay if you do not have accrued time.

<u>Personal Leave</u> – three (3) days per calendar year deducted from sick leave with prior approval of department manager.

Exempt Employee Personal Leave – five (5) days per calendar year; not deducted from sick leave.

Compassionate Leave – full pay for five (5) days for death of spouse, child or parent; three (3) days

for immediate family; or day of funeral service for a near relative, deducted from sick leave.

Maternity/Paternity Leave – 12 weeks under FMLA

<u>Military Leave</u> – full compliance with USERRA with paid benefits & up to 20 paid days for annual military training.

<u>Longevity</u> – For qualifying employees - \$500 for five (5) to nine (9) years of continuous County service; \$1,000 for the (10) to fourteen (14) years of continuous County service; \$1,500 for fifteen (15) to nineteen (19) years of continuous County service; \$2,000 for twenty (20) to twenty-four (24) years of continuous County service; \$2,500 for twenty-five to twenty-nine years of continuous County service; \$3,000 for thirty (30) or more years of continuous County service and \$3,500 for thirty-five (35) or more years of continuous County service.

Pay Day – bi-weekly on Fridays, one week in arrears.

<u>Job security</u> – provided through merit system and County's personnel plan. Although no job is permanent.

<u>Pension Plan/Retirement</u> – 5% employee contribution of base salary over \$6,000. Early retirement at age 55 and 20 years of service, age 60 and 15 years of service, or any age with 30 years of service with no reduction in benefits. Voluntary retirement at age 62. Vestment of pension upon completion of eight years of continuous County service.

<u>Cost of Living Allowance (COLA)</u> – Kent County Levy Court sometimes adjusts all salaries annually to offset inflation.

<u>Step Increase</u> – If financially possible, two percent annual increase with satisfactory performance evaluation up to maximum step (N).

<u>Tuition Reimbursement</u> – job related college courses leading to an Associate's, Bachelor's or Master's degree reimbursed at 75 percent of base cost of course up to \$1,000 per year for undergraduate courses and \$1,300 for graduate courses. The full 75% paid over several years. If leave County employment within one year of reimbursement, County must be repaid.

<u>Degree/certification award</u> – current employees earning a job-related degree in higher education, or certain types of professional certification are eligible for up to five (5) percent pay increase; if fiscally possible.

<u>Reimbursement for Training Courses</u> – 100 percent reimbursement upon satisfactory completion of approved job-related course(s) and submission of a paid receipt. If leave County employment within one year of reimbursement for the course, County must be repaid.

<u>Direct Deposit</u> – paychecks required to be electronically deposited into a personal bank or credit union account.

<u>Deferred Compensation</u> – save for retirement through voluntary tax deferment of compensation through payroll deduction and manage your own investments through a 457-plan administered by ICMA-RC. <u>No</u> County match.

<u>Accrued Sick Leave Reimbursement</u> – upon retirement, layoff or death, reimbursement for 50 percent of unused sick leave to a maximum of 45 days. None for termination or resignation.

Jury Duty – full pay and you keep jury duty pay.

<u>Credit Union Membership</u> – voluntary through payroll deduction in Del One; featuring checking account, savings account, Christmas club, vacation club, loans, IRA, etc.

<u>Employee Activities</u> – employees may participate in several activities including the annual Employee Picnic, annual Holiday Social, annual Holiday Luncheon, and other events sponsored by the County

or Employee Council.

<u>Mileage</u> – reimbursement is currently based on the federal GSA for use of personal vehicles for County business, but the rate is only adjusted each January 1 and July 1 to match the federal GSA rate.

<u>Employee Recognition Award Program</u> – after completion of five years of service and each five-year interval thereafter, employee receives unique gift.

<u>Uniforms</u> – uniforms and cleaning are provided at no cost by the County for employees working in departments requiring uniforms. The value of the uniforms and cleaning is a Taxable Fringe Benefit.

<u>Donated Leave</u> – co-workers may donate up to three (3) sick days (21- or 24-hours max. per calendar year), equal amounts of sick and vacation days, or vacation to eligible employees absent from work for FMLA qualifying reasons.

<u>Family & Medical Leave</u> – employee eligible for up to 12 weeks of unpaid leave for FMLA qualifying reasons concurrent with any accrued sick and vacation leave upon completion of one year of County service.

Additional optional insurances are available to employees through payroll deduction from AFLAC and others.

Below is the monthly employee cost for individual, & optional family, child and spouse coverages:

FY2025 (July 1, 2024 – June 30, 2025)	Employee/Retiree	Employee & Spouse	Employee & Child(ren)	Employee & Family
HDHP/HRA PPO100/80– High Aetna Open Choice PPO	Employee pays \$95.82/month*	Employee pays \$451.76/month	Employee pays \$260.10/month	Employee pays \$588.64/month
HDHP/HRA PPO 90/70– Low Aetna Open Choice PPO	Employee pays \$93.20/month	Employee pays \$439.38/month	Employee pays \$252.98/month	Employee pays \$572.50/month
PPO \$0 – (Medicare sup) Aetna Open Choice PPO	\$0.00 /month	\$192.70 /month	*retiree 65+, but dependent <65 =\$273.78	*retiree <65, but dependent 65+ =\$284.74
DENTAL INSURANCE – (July 1, 2024 – June 30, 2025)	Employee/Retiree only	Family coverage – employee & spouse &/or children		
Delta Dental of Delaware	\$3.10 /month	Employee pays \$45.10/month		

County contributes 80%/month toward dependent coverage (all employees/retirees under 65 pay 7%/month)

All County benefits are subject to change. Revised as of 07/01/2024