

## **EMPLOYEE BENEFIT INFORMATION**

Gem County offers a pleasant and stable work environment with competitive wages and a variety of employee benefits. Following is a list of benefits provided by Gem County for eligible employees. Copies of the County policies, plan documents and summary information are available at the Human Resource Department. For more information on selected benefits follow the links provided:

**CORE BENEFITS** - provided for all eligible employees, some or all of the costs are paid by the County.

**Social Security and Medicare** – As required by law, the County matches deductions from employee’s wages for [Social Security](#) and [Medicare](#) benefits at the rate of 7.65% of the employee’s gross wage up to the statutory maximum.

**Workman’s Compensation Insurance** – The County provides workman’s compensation insurance through the [State Insurance Fund](#) for all eligible employees as required by law. Workman’s compensation insurance provides coverage for medical expenses and loss of income due to disability as a result of an injury or illness incurred in connection with employment. The County pays between .35% and 13.98% of the employees gross wage for this benefit depending on the type of employment.

A workman’s compensation report and claim must be filed anytime there is an injury to an employee which requires medical treatment other than basic first aid or which results in lost time from work beyond the shift in which the accident occurs. Employees should report all accidents or injuries to their supervisor immediately for safety reasons and to preserve information necessary to file a workman’s compensation claim whether or not the employee receives medical attention at the time.

**Unemployment Insurance** – The County provides unemployment insurance for all eligible employees as required by law. [Unemployment Insurance](#) is generally designed to provide limited income for employees who become unemployed through no fault of their own while they seek other suitable employment. The County pays approximately .5% of the employee’s gross wage for this benefit.

**Retirement** – The County provides a defined benefit retirement plan for eligible employees through PERSI, the [Public Employee Retirement System of Idaho](#). In order to qualify for this benefit employees generally must work an average of at least 20 hours per week for a period of at least five consecutive months. All qualified employees are required to participate in this benefit. Employee contribution rates are currently 6.23% for general members and 7.69% for law enforcement members. The County contribution rates are currently 10.39% for general members and 10.73% for law enforcement. Employees may also make voluntary contributions to the 401K plan. Visit the PERSI web site for more information on other changes to the retirement plan.

**Employee Assistance Plan** – The County provides limited counseling at no cost to qualified employees and their dependants. Confidential appointments may be arranged directly by contacting Rocky Mountain EAP at 1.866.260.9490. The County currently pays for this service. Gem County provides EAP for all full & regular part-time employees.

**Health Insurance** – The County currently offers health insurance to eligible employees at no cost through GemPlan’s Preferred Provider (PPO) plan and Vision through VSP. Coverage for an eligible employee begins on the first of the month following a full calendar month of qualified service. Employees must be regularly assigned to work 20 hours or more per week to qualify for health insurance benefits. Coverage includes medical, dental and life services, prescription medications and vision care. For a list of “In-Network” vision services providers, to check on a claim or to file a vision claim for services from an out of network provider follow this link to the [Vision Services Plan](#) web site.

**Deductible Buy-Down Plan** – Under the County Deductible Buy-Down plan the County will reimburse providers 80% of amounts applied to their GemPlan deductibles over \$200 for an individual or \$400 for a family.

**Dental Insurance** – The County currently offers dental insurance to eligible employees at no cost through GemPlan.

**Paid Leave and Holidays** – The County offers a paid leave benefit with 10 paid holidays for most full-time employees. Part-time employees who regularly work 20 or more hours per week receive prorated paid leave and holiday benefits.

**Life Insurance** – The County provides \$10,000 in life insurance through GemPlan at no cost to eligible employees up to age 65. At age 65, basic coverage is reduced to \$6,500 and at age 70 it is reduced to \$5,000. Employees must work at least 20 hours per week on a regular basis to qualify for this benefit.

**OPTIONAL BENEFITS** – Offered to all eligible employees’ through payroll deduction and the employee pays all of the cost. Although the County does not contribute to the cost of these benefits, employees may benefit from lower cost group products, tax savings and the convenience of payroll deduction.

**Life Insurance** – PERSI has made available a voluntary group life insurance plan through the [National Conference on Public Employee Retirement Systems](#) (NCPERS). This is a decrease term policy, which covers the employee and dependants for \$16 per month. Coverage varies depending on age and ranges from a maximum of \$225,000 under age 25 to a minimum of \$7,500 at age 65. Spouse coverage also ranges from a maximum of \$20,000 to a minimum of \$4,000 depending on age. Children are covered for \$4,000 from 14 days to 21 years. Eligible employees may enroll within 90 days of employment of during open enrollment periods in September and November of each year without proof of insurability.

**Flexible Benefit Plan** – In compliance with Section 125 of the IRS regulations, the County has chosen to sponsor a Flexible Benefit/Cafeteria Plan for employees. The plan is currently administered by [American Family Life Assurance Company of Columbus \(AFLAC\)](#). This plan allows employees to pay the dependent portion of health and dental insurance, as well as, other optional health insurance premiums before tax, through payroll deduction. It also allows employees to set aside money before tax, in flexible spending accounts for payment of child care and health care expenses that are not covered by insurance including dental and vision care, prescription and over-the-counter medication. Click on the following link for medical and dependent care [Reimbursement Forms](#)

**Deferred Compensation Plan** – In compliance with Section 457 of the IRS regulations, the County has chosen to offer a Deferred Compensation Plan for employees. This plan is sponsored by the [National Association of Counties \(NACo\)](#) and administered by [Nationwide Retirement Solutions \(NRS\)](#). This plan is primarily designed to allow employees to set money aside for retirement and delay payment of state of federal income taxes on the principal and earnings until they take the money out. Employees may access the money when they retire or any time they leave employment with the County without penalty. They may also withdraw money from their account while they are still employed to meet unforeseeable financial hardship. Employees may participate with as little as \$20 per month and may change or stop deferrals any time they wish. A wide variety of investment options are available to employees, which may be managed online.

## **OTHER BENEFITS**

**Direct Deposit** – Employees may elect to have their paycheck deposited directly to their checking account and available to them when their bank or credit union opens on payday. Employees on direct deposit receive a paystub showing all salary information, deductions, leave balances and other information generally included with their paycheck through their department. Employees do not have to worry about getting their check to the bank when they are off work for any reason on payday. This is particularly convenient for employees who are on shift work.

**Air St. Luke's** – The County pays the annual fee for employee and family membership. [Air St. Luke's](#) does acknowledge spouses and domestic partners, step children and dependant children under the age of 23 claimed on your income taxes. Elderly parents living in the home to which the employee is the sole caretaker will also be covered.



Below is a brief outline of Gem County's Medical & Dental Coverage Benefits. For complete details, please refer to your GemPlan plan documents.

Blue Cross of Idaho is the 3<sup>rd</sup> party administrator for GemPlan which means Blue Cross will process the claims.

## Medical

Annual Deductible: \$200 individual \$400 family

Co-insurance: In-network 80% Out-of-network 60%

Out-of-Pocket Limit: In-network \$1,960 per participant \$3,920 per family

Out-of-Network \$3,920 per participant \$7,840 per family

Physician Office Visit: \$20 In-network co-pay

Lifetime Maximum: \$2,000,000

Prescription Drug Co-pays:

Type of Rx	34 Day Supply	Mail Order/90 Day Supply
Generic	\$10	\$20
Brand	\$25	\$50
Non-Formulary	\$40	\$80

(Mail order through NexRx only)

## Dental

Calendar Year Maximum Benefit \$1,000

Calendar Year Deductible

Individual (per covered Person) \$0

Family (maximum per Family) \$0

Class I - Diagnostic and Preventive Service 100%

Class II - Oral Surgery, Endodontic, Periodontic, and 100%

Minor Restorative services, Relines and Repairs,

Minor restorative services and emergency palliative treatment

Class III - (Limited to 24 month waiting period for late Enrollees) 50%

Enrollees)

Major Restorative services

Prosthodontic services

Questions: Contact Gem County's Human Resource Department 365-4561 or

GemPlan (208) 237-9696 or (800) 632-0905