



# BENEFITS SUMMARY

August 2017

**This summary is provided for general information only.**

## Health & Dental Insurance

Health and Dental is offered through Scott County, who determines premiums. Plan year is August 1 through July 31. Regular full-time and regular part-time employees may choose health coverage plans for themselves and family dependents.

### Scott County Health Insurance Rates (Effective 8-1-17) ACTIVE EMPLOYEES

	HP Primary Clinic - Buy-Up Plan				HP Open Access - Base Plan			
	Single	EE + Spouse	EE + Child(ren)	Family	Single	EE + Spouse	EE + Child(ren)	Family
Total Cost	\$863.08	\$1,898.01	\$1,447.18	\$2,435.97	\$770.32	\$1,692.21	\$1,279.18	\$2,171.55
Employee Cost	\$169.80	\$628.86	\$487.80	\$807.30	\$77.04	\$423.06	\$319.80	\$542.88
County Cost	\$693.28	\$1,269.15	\$959.38	\$1,628.67	\$693.28	\$1,269.15	\$959.38	\$1,628.67

### Scott County Dental Insurance Rates (Effective 8-1-17)

	ACTIVE EMPLOYEES			
	Single	EE + Spouse	EE + Child(ren)	Family
Total Cost	\$37.75	\$75.01	\$91.72	\$127.77
Employee Cost	\$15.44	\$44.54	\$54.46	\$75.88
County Cost	\$22.31	\$30.47	\$37.26	\$51.89

## Section 125

SC-CDA sponsors an employee benefits program known as the Scott County CDA Flexible Benefit Plan (the "Flex Plan") for its employees. Under federal tax laws, it is also known as a "cafeteria plan". SC-CDA provides you with the opportunity to use pre-tax dollars to pay certain benefit costs by entering into a salary reduction arrangement. This arrangement helps you because the benefits you elect are nontaxable; you should save Social Security and income taxes on the amount of your salary reduction.

## Life Insurance & Accidental Death and Dismemberment

Regular full-time and regular part-time employees are eligible for this benefit. The Scott County CDA pays for the basic coverage, which is \$10,000. Supplemental life and AD&D may be purchased by the employee.

# SCOTT COUNTY COMMUNITY DEVELOPMENT AGENCY

## BENEFITS SUMMARY

### Long Term Disability

Regular full-time and regular part-time employees are eligible for this benefit. The SC-CDA pays for this benefit. If disabled, a Long-Term Disability benefit provides 60% of salary to age 67 following a 60 calendar day waiting period. This benefit is a 100% CDA paid benefit.

### Short Term Disability

Regular full-time and regular part-time employees may purchase this benefit from the plan provider at the County or from a supplemental insurance provider.

### Retirement Plans

Regular full-time and regular part-time employees (20 hours or more) after one year of employment will enroll in the Housing And Retirement Trust (HART). Participation in HART will be in accordance with the Pension Plan requirements. Employer contributes 7.5% of salary, and employee contributes 6.5%. Full and part-time employees may also voluntarily contribute to their retirement fund through HART's 457 (pre-tax) plan. See Finance Director for details relating to these benefits.

### Holidays (11 days/year):

The following days are observed as paid holidays for regular employees:

New Year's Day	January 1
Martin Luther King Day	3 <sup>rd</sup> Monday in January
President's Day	3 <sup>rd</sup> Monday in February
Memorial Day	Last Monday in May
Independence Day	July 4
Labor Day	1 <sup>st</sup> Monday in September
Veteran's Day	November 11 <sup>th</sup>
Thanksgiving Holiday (2 days)	4 <sup>th</sup> Thursday and Friday in November
Winter Holiday (2 days)	December 24 <sup>th</sup> and 25 <sup>th</sup>

### Paid Time Off (PTO)

It is the policy of SCCDA to provide regular employees necessary paid time away from work. The annual amount of PTO earned each year is dependent on the employee's years of service with the CDA pursuant to the following schedule as it pertains to regular full-time employees:

0-5 years	24 days/192 hours
6-10 years	27 days/216 hours
11-15 years	30 days/240 hours
16-19 years	33 days/264 hours
20 years	36 days/288 hours

Regular Part-time employees will accrue a pro rata portion of the annual accrual rate commensurate with their years of service.

### STUDENT LOANS

You may be eligible for the Public Service Student Loan Forgiveness Program (PLSF). [Click here for the website to learn more.](#)