



# Benefits at a Glance for Full-Time Employees

(Updated July 2025)

## **MAJOR MEDICAL PLANS**

Cuyahoga DD's major medical plans are administered by Ohio Medical Mutual. Full-time employees have a choice of two plans – SuperMed and Skyway MetroHealth. Both plans include comprehensive prescription drug options. Both plans can cover the employee and eligible dependents, and have low per-pay premiums.

## **DENTAL INSURANCE**

Cuyahoga DD's dental coverage is administered by Ohio AFSCME CARE Plan. This plan can cover the employee and eligible dependents. It is an open plan that allows you to choose your own dentist. However, employees may experience even greater savings by using a Dentemax provider. *There is NO premium that employees have to pay as the monthly premium is covered by the Employer.* The plan pays 100% of your annual diagnostic/preventive dental exams with no deductibles.

## **VISION INSURANCE**

Cuyahoga DD's vision coverage is administered by Ohio Vision Service Plan (VSP). This plan can cover the employee and eligible dependents. There is no cost for the annual routine eye for you and your dependents. The plan covers all or part of the cost of eyeglasses and contacts once per year. *There is NO premium that employees have to pay as the monthly premium is covered by the Employer.*

## **FLEXIBLE SPENDING ACCOUNTS (FSA)**

Cuyahoga DD provides full-time employees the opportunity to enroll in two IRS tax-favored flexible spending accounts – the Health Care Flexible Spending Account and the Dependent Care Flexible Spending Account. The Health Care Flexible account allows you to pay for eligible medical expenses on a pre-tax basis. Your account is pre-funded by the employer, giving you access at the beginning of the year. The maximum amount you can use annually is \$3,200.00. The Dependent Care Flexible account allows you to pay for eligible dependent care expenses on a pre-tax basis. The maximum amount you can use annually is \$5000.00.

## **LIFE INSURANCE**

Life insurance provides a benefit to your beneficiaries in the event of your death. The Board provides all employees a generous basic life insurance plan through *One America* at no cost to the employee.

## **RETIREMENT PLAN - OPERS**

All Cuyahoga DD employees must contribute to/participate in the Ohio Public Employees Retirement System (OPERS). Cuyahoga DD employees do not contribute to Social Security; however, all employees do contribute to Medicare. Retirement contribution rates are shared by employees and Cuyahoga DD and combined total 24% (Employee 10% and Employer 14%). There are two retirement plans to choose from: the Traditional Pension Plan and the Member-Directed Plan. You will be required to select your retirement plan within 180 days of beginning employment.

### **DEFERRED COMPENSATION**

Deferred Compensation is a voluntary supplemental retirement program which provides for the deferral of a specified amount of your salary for long-term investment. You may contribute to one or both Section 457 plans: Ohio County Employees Retirement Plan (formerly CCAO) and Ohio Public Employees Deferred Compensation Program. You choose how much to allocate to your deferred compensation account. The amount you choose is deducted from each pay pre-tax.

### **PAID TIME OFF and PAID HOLIDAYS**

Board employees earn very generous PTO and Holidays. The exact annual PTO count will vary depending on position; however, most employees earn at least 40 days off each year. All employees also get 13 calendar holidays every year!

**FLEXIBLE WORK SCHEDULE and REMOTE WORK:** All full-time exempt employees work 150 hours every 4 weeks, which equates to a 7.5 hour workday. Our exempt employees, who often work in the community with the individuals receiving our services, work a 4-week Flexible Schedule that allows them to flex their work hours over a 4-week schedule and some remote, work at home, is permitted based on the position and department. Any employee who is permitted to work remotely as part of their schedule is required to sign an annual Hybrid Work Agreement.

Our non-exempt office staff work 75 hours bi-weekly, which equates to a 7.5 hour workday, and our non-exempt maintenance staff work an 8-hour day, 40 hours a week.

**PROFESSIONAL LEAVE:** Employees can take 4 professional days a year to attend professional conferences or seminars. With approval, employees can be reimbursed for costs up to the limits of the employee handbook annually, which can range between \$900 - \$1200 annually.

**COURSEWORK REIMBURSEMENT:** With pre-approval coursework reimbursement can be used for courses taken AFTER hire. Payment cannot, unfortunately, be used to pay off existing school loans. The annual amount will vary based on the position but will be at least \$5000.00 a year.

### **PUBLIC SERVICE LOAN FORGIVENESS (PSLF)**

Our employees who have federal student loan debt may be eligible for loan forgiveness, cancellation, and/or consolidation under the Public Service Loan Forgiveness program (PSLF). Learn more at The Public Service Loan Forgiveness program by visiting <https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service>

### **MEMBERSHIP REIMBURSEMENT:**

The Cuyahoga DD may reimburse the employee for the cost of membership in one or more professional organizations, as approved by their department head per the Board policy, which amount will vary depending on the position.