

# Summary of Wood County Benefits

Thank you for applying for a position with Wood County. To learn more about the benefits offered, visit [www.woodcountyohio.gov](http://www.woodcountyohio.gov).

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If you become employed by Wood County, your earnings will not be covered under Social Security, as Wood County participates in the Ohio Public Employees Retirement System. When you retire, or if you become disabled, you may receive a pension based on earnings from your employment with Wood County. If you do, and you are also entitled to a benefit from Social Security based on either your own work or the work of your husband or wife, or former husband or wife, your pension may affect the amount of the Social Security benefit you receive. Your Medicare benefits, however, will not be affected. Learn more at [ssa.gov](http://ssa.gov).

## Ohio Public Employees Retirement System (OPERS)

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OPERS is funded through the employer contributing 14% of gross earnings and the employee contributing 10% of gross earnings. Employee contributions are made through payroll deduction. The law enforcement division pays 12.1%; the employer contributes 18.1%.

All members receive an enrollment packet directly from OPERS. As a member of Ohio PERS, you have 180 days after employment begins to select one of the three retirement plans: the Traditional Pension Plan (a defined benefit plan), the Member-Directed Plan (a defined contribution plan) or the Combined Plan. To help you decide which OPERS retirement plan is best for your career and retirement goals, you can view the [How to Select Your OPERS Retirement Plan \(An Overview\)](#) on the OPERS website.

Under the Traditional or Combined Pension Plans, the minimum earnable salary for a full month of OPERS service credit in 2021 is \$684.86. (The minimum earnable salary amount that members must earn will increase by 1.75% each year between 2020 and 2029.) To earn full service for OPERS health care coverage/HRA under the Traditional or Combined Pension Plans, members must earn a minimum of \$1,000 per reporting month.

OPERS also offers Financial Wellness programs including personal budgeting.

An employee who leaves public service prior to retirement may request a refund of funds paid into the system. The employee may also leave the funds in the system and draw a monthly benefit when he/she reaches retirement age.

Additional retirement information can be obtained by visiting the OPERS web site at [www.opers.org](http://www.opers.org); or calling toll free 1-800-222-PERS.

## Deferred Compensation Programs

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To help bridge the gap for retirement, Wood County offers two deferred compensation programs: Ohio Deferred Compensation and the CCAO Deferred Compensation programs. Both programs provide additional educational tools and diverse investment options. Contact information for these programs is listed in the Summary Plan Description.

## Holidays

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Ohio law provides full-time County employees with eight hours of "holiday pay". Holidays falling on Sunday will be observed on the following Monday, holidays falling on Saturday will be observed on the preceding Friday.

New Year's Day	January 1	Labor Day	First Monday in September
Martin Luther King Day	Third Monday in January	Columbus Day	Second Monday in October
Presidents' Day	Third Monday in February	Veterans Day	November 11
Memorial Day	Last Monday in May	Thanksgiving Day	Fourth Thursday in November
Juneteenth	June 19	Christmas Day	December 25
Independence Day	July 4		

## Sick Leave

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All County employees (full time, part time, and intermittent) earn sick leave at the rate of 4.6 hours for each 80 hours worked or .0575 per hour. When calculating sick leave accrual, "completed service" is defined as "hours actually worked (including paid overtime), and hours of sick leave, vacation leave, compensatory time, holidays, personal leave used, or other paid time off. Sick leave is not earned during periods of unpaid leave of absence or layoff.

Upon retirement from active service with Wood County, employees with 10 or more years of service with the State or any of its political subdivisions, may elect to receive cash payment for their accumulated unused sick leave under the payment schedule outlined in the Ohio Revised Code or the Wood County method. The Wood County Method takes into account Wood County service time for determining the years of service for payment of sick leave accrual.

## Vacation

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All full-time employees are entitled to vacation leave, with pay, after the completion of one full year of service with the county or any other political subdivision of the State. One year equals 26 bi-weekly pay periods. Vacation is based on length of service as follows:

<b>Years of Service</b>	<b>Completed Pay Periods</b>	<b>Annual Accrual</b>	<b>Accrual Rate Per Pay Period/Per Hour</b>	<b>Accrual Limit</b>
Less than one year	(1-26 pay periods)	No vacation		
After one year	(27-208 pay periods)	80 hours (2 weeks)	3.1 or .0388	160 hours
After 8 years	(209-390 pay periods)	120 hours (3 weeks)	4.6 or .0575	240 hours
After 15 years	(391-650 pay periods)	160 hours (4 weeks)	6.2 or .0775	320 hours
After 25 years	(651+ pay periods)	200 hours (5 weeks)	7.7 or .09625	400 hours

Employees are entitled to compensation for accumulated but unused vacation leave only at the time of separation of service. Employees who leave employment prior to the completion of one year of full time public service are not entitled to receive compensation for accrued vacation hours but may receive credit if employed by another political subdivision of the State.

## Health Benefits

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Employees working on average 30 hours of service or more per week are eligible for Health Insurance Coverage as required by the Affordable Care Act (ACA). ACA benefit eligible employees are offered Health/Prescription, Vision, Dental and mandatory Life Insurance. Eligible employees along with their legal spouses and dependents, may be covered as long as they meet the Plan's eligibility rules. At any time, the Plan may require proof of eligibility.

Lawful spouses may be covered. Spousal eligibility for primary coverage is based upon spouses' annual adjusted gross income and a spousal premium may apply. Spouses seeking primary coverage must certify income on an annual basis in a form acceptable to the Plan. Primary coverage information is required if seeking secondary coverage through the Plan.

Qualified dependents are eligible for health and prescription coverage from birth to the end of the month in which they turn 26. Includes biological son or daughter, adopted son or daughter (includes placement for adoption), step son or daughter. Vision and Dental coverage is available to dependents through the end of the calendar year in which they turn 19; if a full time student, coverage ends the calendar year in which the dependent turns 23.

For additional information refer to the Summary Plan Description available on the Wood County website. See the Insurance link under the Employee section.

## Public Service Loan Forgiveness Program

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The Public Service Loan Forgiveness (PSLF) Program was established to encourage individuals to work in public service by forgiving the remaining balance of their Direct Loans after they have made 120 qualifying payments while employed by a qualifying employer.

Individuals must be employed full-time by a qualifying employer when the required 120 qualifying payments on Direct Loans are made, when submitting application for loan forgiveness, and when receive loan forgiveness is received.

For more information on this program visit <https://studentaid.ed.gov>.

## Prior Service

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Employees shall provide written documentation of any prior service credit in the public sector within 30 days of employment. This includes time with the State of Ohio, a city, township, county, State University, etc. Documentation shall include dates of service, status of service (e.g. full-time or part-time), if employee was eligible for vacation, and any remaining sick leave balance (within the last 10 years). Affected balances will be adjusted by the Appointing Authority upon receipt of written documentation. Employees who received a sick leave payment upon retirement shall not receive credit for any previous balance.