CUYAHOGA COUNTY COMMON PLEAS COURT

GENERAL DIVISION

BENEFITS AT A GLANCE FOR ELIGIBLE EMPLOYEES

Medical Plans

Medical plans are administered through MetroHealth Select and Medical Mutual. These plans pay 100% for In-Network preventive services (according to age and gender) and includes prescription drug coverage.

- MetroHealth Select High Deductible – access to providers in the MetroHealth Select Network; out of network services are not covered. MetroHealth has been rebranded as Skyway.
- MetroHealth Select – Access to providers in the MetroHealth Select network. MetroHealth has been rebranded as Skyway.
- Medical Mutual SuperMed EPO – An Exclusive Provider Organization (EPO) is a type of managed care plan that is a hybrid of HMO and PPO plans.
- Medical Mutual SuperMed PPO – PPO plans, or Preferred Provider Organization plans allow you to visit any in-network physician or health care provider you with without first requiring a referral from a primary care physician.

Dental Plans

Dental plans are administered through Delta Dental. If you choose and In-Network or Out-of-Network Provider, you will have $50 Deductible per Member total per Benefit Year limited to a maximum Deductible of $150 per family per Benefit Year.

- Deductible is waived for In-network and Out of-Network preventive services
- If you use Out of-Network providers, you will be billed for any amount due beyond the reasonable and customary charges
- There is $2,500 per person per calendar annual benefit maximum for preventive, basic, and major services combined for In-Network and Out of-Network providers
- There is a $1,000 lifetime maximum per person for TMJ treatment
- Dependent children are covered to the end of the month following their 26th birthday if defined as an eligible dependent

Vision Plan
Cuyahoga County partners with MetLife Vision Care to offer a robust vision program through its superior vision network. This program gives you access to a large network of providers with online eyewear choices and discounts.

- Annual eye exams
- Comprehensive appointments to detect eye health and health conditions
- Enhanced frame brands such as Burberry, Coach, Oakley, Michael Kors, Ray-Ban, and Tory Burch

Prescription Drug Coverage
CVS retails pharmacies and MetroHealth retail pharmacies are the approved pharmacies for dispensing single fill and 30-day prescriptions. MetroHealth Select, Medical Mutual SuperMed EPO, and Medical Mutual SuperMed PPO offers prescription drug coverage through MetroHealth and CVS Caremark.

Flexible Spending Account
Three types of Flexible Spending Accounts (FSA) are available to help set aside pre-tax dollars for medical, dependent, and parking/transportation expenses.

Health Savings Account
If you have MetroHealthSelect High Deductible as your health coverage, you are eligible to open an Health Savings Account when you also meet other Heath Savings Account criteria.

Life Insurance
Group Term Life & Accidental Death & Dismemberment
Through Medical Mutual, employees receive $30,000 worth of life insurance for free. There is an option to elect Supplemental Life if you want more life insurance. Employees have a choice of $10,000 increments up to a maximum of $500,000. Basic and supplemental life insurance amounts over $50,000 are subject to imputed income/excess life.

- **Basic Group Term Life Insurance**
  Any life insurance amount over 50k is subject to imputed income/excess life/ If you have questions please contact your tax advisor. Cuyahoga County provides Basic Group Term Life Insurance to each eligible full-time employee unless other benefits are provided through your union contract. If eligible for Group Term Insurance, you are also eligible for Accidental Death & Dismemberment (AD&D) Insurance. The benefit amount varies based on type of death or the type of disability.

- **Supplemental Group Term Life Insurance**
  Cuyahoga County offers you the opportunity to purchase Supplemental Group Term Life Insurance. The cost is based on your age and amount of coverage selected. Employees have a choice to select coverage in $10,000 increments up to a $500,000 maximum. A benefit reduction schedule applies if you are 70 or older. The Guaranteed issue amount is $500,000 for employees less than 65; and $20,000 for employees who are 65-69. If you are 70 or older, Evidence of Insurability (EOI) is needed for all amounts. In some cases, you may be required to provide Evidence of Insurability (EOI) or certain Supplemental Life Insurance coverage amounts. EOI is an application process in which you provide information on the condition of your health or your dependent's health to obtain certain types of insurance coverage.

- **Accidental Death & Dismemberment Insurance**
  Cuyahoga County provides this coverage at no cost (or a nominal cost) to you. If you become disabled or die due to an accident, a benefit will be paid to you or your beneficiary. The benefit amount varies based on death or the type of disability.

- **Dependent Life Insurance**
  Cuyahoga County provides $1,000 as a death benefit for a spouse and $500 for any eligible unmarried dependent(s) up to age 26, unless other benefits are provided through your union contract.

- **Voluntary Benefits**
  Cuyahoga County has partnered with Lincoln Financial and Trustmark Solutions to offer eligible employees the opportunity to enroll in several insurance benefits on a voluntary basis. Accident insurance, Critical Illness insurance, Short Term Disability & Long Term Disability insurance will be offered through Lincoln Financial. Universal Life insurance will be offered through Trustmark Solutions. Eligible employees pay via payroll deduction on an "after-tax" basis.

Wellness

The Cuyahoga County Wellness Program offers a variety of perks to benefits-eligible employees whether they enroll in healthcare benefits plans or not. The Wellness Incentive Program provides four levels of rewards for completing required program activities in the online Wellness platform. Earn up to $500 for completing health and wellness activities like an annual provider and preventive care visit, chronic conditions management, and a host of other activities throughout the year.

Retirement Plan
Ohio Public Employees Retirement System (OPERS) provides age and service retirement, disability benefit and survivor benefit programs for public employees throughout the state who are not covered by another state or local retirement system. For more information, call 800-222-7377.

- **Traditional Pension Plan**
  Benefit plan that provides fixed, monthly lifetime retirement benefits. Your benefit is determined by a formula that rewards you for working longer. The more years you work, the bigger your monthly payment. Good choice for those who want a guaranteed benefit with the lowest risk.

- **Member-Directed Plan**
  Defined contribution plan where you direct how your contributions are invested choosing from one or more of the OPERS investment options. You bear sole responsibility for the investment risk, similar to the way a 401 (k) plan works in the private sector. Your benefit is based on your final vested account balance at retirement. You have a number of distribution options when you retire including taking a monthly lifetime annuity, a lump sum refund, or rolling over your balance to another account. Best choice for those who want to direct their own investments and are willing to tolerate investment risk.

- **Combined Plan**
  The Combined Plan is a hybrid plan that includes both a defined benefit and defined contribution component, and your benefit is calculated from the total of both portions. Your employer contributions are managed by OPERS investment professionals under the defined benefit portion of the Combined Plan. You direct the investment of your member contributions in the defined contribution portion of the plan, choosing from one (or more) of the OPERS investment options. You bear sole responsibility for the investment risk, similar to the way a 401(k) plan works in the private sector. It offers both stability of a defined benefit plan and the ability to make your own investment decisions that comes with a defined contribution plan.

Ohio Deferred Compensation
Ohio Deferred Compensation is unique in that it is a public, non-profit organization created by Ohio legislation. A 13-member Board, composed of public employees, retirees, and appointed investment experts, governs the Program as required by Ohio Revised Code Chapter 148. For more information, call 877-644-6457.

Ascensus
Everyone deserves to feel financially secure. The Ascensus 457(b) Deferred Compensation plan helps people save through partnerships with leading financial institutions and state governments.

Ohio County Employees Retirement Plan
Combined with your employer's pension plan and Social Security (if you are eligible), the Ohio County Employees Deferred Compensation Plan provides an important complement to help you save toward your financial goals in retirement. For more information, call 1-800-284-0444.

Medicare
Medicare is federal health insurance for those age 65 and older, and some people under 65 with certain disabilities or conditions. Most of us pay into Medicare from our paychecks throughout our working career. When you retire from Cuyahoga County, your employee group health coverage ends on the last day of that month. If you are age 65 or older, you may be entitled to Medicare health care coverage. Visit Medicare.gov for information and answers directly from the governing agency.

RTA Discount Passes
Cuyahoga County subsidizes an RTA Discount Pass program to encourage employees to take advantage of mass transit for their commutes.

Paid Time off and Paid Holidays
Cuyahoga County Common Pleas Court General Division recognizes the importance of maintaining a healthy work-life balance. Employees who successfully complete their six-month probationary period become eligible for up to two (2) weeks of paid vacation and two (2) paid personal days. In addition, employees receive 15 days of paid sick leave annually and enjoy 12 paid holidays each year, as provided by Ohio law.