

COCHISE COUNTY



Welcome to the County of Cochise. The following information is a summary of the benefits you receive as an employee. In the event of any difference between the terms of this summary document and the plan or governance documents, the terms of the plan or governance documents will prevail.

GROUP HEALTH INSURANCE

Cochise County participates in a self-insured medical insurance program known as the Cochise Combined Trust (CCT) which is an EPO plan. Benefit claim reimbursements are disbursed through a third party administrator known as AmeriBen. Coverage begins on the first day of the month following the date of hire. Premium for the employee is paid by Cochise County. Premium for dependent(s) is paid by the employee/employer as outlined below.

	<u>GROUP HEALTH INSURANCE</u>		<u>OPTIONAL INSURANCE</u>	
Deductions per pay period:	Traditional EPO	HDHP (HSA)	Ameritas Dental	EyeMed Vision
Employee only	\$25.00	\$0	\$11.78	\$3.20
Employee + Spouse	\$135.00	\$67.50	n/a	\$6.08
Employee + Child(ren)	\$85.00	\$42.50	n/a	\$6.40
Employee + Family	\$185.00	\$92.50	\$32.91	\$9.31

Deductions taken from 24 of 26 paychecks per year (when three pay periods in month occur, no premium deductions are taken). *The bi-weekly pay period employee insurance premium rates above are effective for the Plan Year 7-1-17 through 6-30-18.*

HEALTH INSURANCE

Cochise County is a self insured, we offer two insurance platforms a EPO plan, which utilizes the BCBS of AZ network of providers. Services under \$500.00 are usually a \$25 co-pay for non-specialists, a \$35 co-pay for specialists. Services over \$500.00 require a \$500 annual individual deductible and are covered at 80%. We have a \$500 annual wellness benefit with many County sponsored wellness events. Coverage begins the first day of the month following hire date. The HDHP has a \$3,000/\$6,000 deductible. Both platforms have additional options for purchase.

DENTAL INSURANCE

Dental coverage is an optional benefit, and the full premiums are paid by the employee. Ameritas is the current insurance carrier with both In-Network and Out-of-Network benefit schedules. Coverage begins the first day of the month following your date of hire.

VISION INSURANCE

Vision coverage is an optional benefit, and the full premiums are paid by the employee. EyeMed is the current insurance carrier, administered by Ameritas with both In-Network and Out-of-Network benefit schedules. Coverage begins the first day of the month following your date of hire.

SECTION 125 PLAN

This is a plan that allows you to pay health insurance and other authorized premium deductions with pre-tax dollars, as opposed to after-tax dollars. This means that your take-home pay may increase because premium payments are deducted from your gross pay before federal, state and social security (FICA) taxes are applied.

There are two available Flexible Spending Accounts (FSA); Unreimbursed Medical (URM) Account with a plan year maximum of \$2,500 and Dependent Day Care (DDC) Account with a plan year maximum of \$5,000. FSA allows for pre-tax contributions to be deducted directly from your paycheck and eligible expenses may be filed for reimbursement.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

The EAP is a program administered through Employee Assistance Programs & Behavioral Health Services. The services are available for benefit-eligible employees and members of their household and includes up to three (3) free counseling sessions per issue per covered person each plan year. Services are available by telephone, email and instant message, all of which are supported by a state-of-the-art website.

LONG TERM DISABILITY

Broadspire is the administrator for Arizona State Retirement Systems Long Term Disability program. The LTD claim can only be approved or denied by Broadspire. This benefit covers those employees who participate in the Arizona State Retirement System. (See Retirement Plans) This is available after 180 days of disability.

BASIC LIFE INSURANCE

Cochise County pays for a basic life insurance policy through Minnesota Life for all eligible employees. In the event of the death of an employee, the designated beneficiaries would receive 1x the employee's annual salary at the time of death up to a maximum of \$50,000. For an accidental death, beneficiaries would receive 2x the employee's salary.

SUPPLEMENTAL LIFE INSURANCE

Supplemental Life Insurance is offered through Minnesota Life. Eligible employees have the option of purchasing supplemental life insurance for themselves and their dependents. The County does not pay for any supplemental life insurance. Supplemental Life is sold in increments of \$10,000 and medical underwriting may be required.

AFLAC

County employees may choose from six different AFLAC policies 1) Hospitalization, 2) Vision Plan 3) Accident 4) Cancer 5) Dental 6) Specified Health Event. They are offered at a group rate and with payroll deductions thus saving tax dollars.

PRE PAID LEGAL SERVICES, INC

Legal Shield offers a wide range of legal services made available to employees through payroll deductions. Available services include but are not limited to: Preventative Legal Services, phone consultations, letter on your behalf, contract and document review, and will preparation. Motor Vehicle Legal Expenses: major and minor services available. Trail Defense Services: up to 60 Hour of Attorney Time. IRS Audit Legal Services, Continuous Credit Monitoring, Identity Restoration and 24 hour legal assistance available.

BENEFITS

RETIREMENT PLANS (MANDATORY)

Cochise County employees that have been hired into a regular status full-time or part-time (20 hours or more) position are required to participate in one of the mandatory retirement programs. Employees are placed in one of the programs based upon which job classification they are in. Payroll deductions are based on which plan you are enrolled in. These deductions range from 7.65% to 11.50%. The retirement programs are:

ARIZONA STATE RETIREMENT SYSTEM(ASRS)

The employee and Cochise County share equally in the contribution to ASRS. An employee after tax contribution is refundable upon termination of employment, if you do not elect to receive a monthly retirement benefit. Any employee who works 20 hours for 20 weeks in a fiscal year becomes a member. This plan offers a Long Term Disability plan to its members.

ELECTED OFFICIAL RETIREMENT PLAN (EORP)

Has been closed and now a defined contribution plan has been established for any newly elected officials. (EODCRS)

CORRECTIONAL OFFICERS RETIREMENT PROGRAM (CORP) & (AOC) JUDICIAL CORP

Employees in the detention officer classifications who work 40 hours a week are required to participate in CORP. Benefit eligible employees that do not meet the 40 hour rule participate in ASRS. The employee and Cochise County each make contributions to CORP. Your after tax contribution is refundable upon termination of employment, if you do not elect to receive a monthly retirement benefit.

PUBLIC SAFETY RETIREMENT SYSTEM (PSRS)

Employees in public safety classifications are required to participate in PSRS. The employee and Cochise County each make contribution to PSRS. Your after tax contribution is refundable upon termination of employment, if you do not elect to receive a monthly retirement benefit.

**RETIREMENT PLANS (VOLUNTARY)
DEFERRED COMPENSATION (457 Plan)**

Nationwide Retirement Solutions (partners with the National Association of Counties (NACO) (partners with the Arizona State Retirement System (ASRS) provide counties and their employees with a competitive deferred compensation program. Both of these programs allow employees to have pre-tax payroll deductions placed in the plan. The County does not match the employee’s contribution. You may enroll, make changes, and/or cancel the deferred compensation program at any time.

ANNUAL LEAVE

County Classified

0-3 years	4.0 hours accrued per pay period
4-9 years	5.0 hours accrued per pay period
10-14 years	6.2 hours accrued per pay period
15 years and over	8.0 hours accrued per pay period

County Unclassified

0-5 years	5.0 hours accrued per pay period
6-9 years	6.2 hours accrued per pay period
10 years and over	8.0 hours accrued per pay period

County Department Directors

0-3 years	6.2 hours accrued per pay period
4 years and over	8.0 hours accrued per pay period

Judicial Employees (Classified & Unclassified)

0-3 years	4.0 per pay period
4-9 years	5.0 hours accrued per pay period
10-14 years	6.2 hours accrued per pay period
15 years and over	8.0 hours accrued per pay period

Judicial Department Directors

0-2.99 years	6.2 hours accrued per pay period
3 years and over	8.0 hours accrued per pay period

SICK LEAVE

Regular Full-time status County and Judicial employees accrue 3.7 hours of sick leave per pay period. Regular Part-time employees (less than 40 hours per week) will accrue sick leave at an adjusted rate based on their actual hours paid per pay period.

COUNTY HOLIDAYS

Regular status employees are eligible to receive up to eight (8) hours of holiday time when County offices are closed on Board approved holidays. Cochise County observes the following ten (10) holidays annually:

New Year’s Day; Martin Luther King Jr. Day; President’s Day; Memorial Day; Independence Day; Labor Day; Veteran’s Day; Thanksgiving Day, day after Thanksgiving; and Christmas Day.

SHORT TERM DISABILITY

Short Term Disability is available to employees who have met all probationary requirements or have been employed for a six (6) month period. Disability benefits will begin after the waiting period of forty-five (45) days has been met and all accrued paid leave has been exhausted. Employee approved for STD receives sixty percent (60%) of the covered weekly earnings. If a covered person is unable to perform all of the duties of his/her job, the covered person will be eligible for Short Term Disability benefits provided he/she is under the regular care of a physician and all terms and conditions of this program have been met.

WORKERS' COMPENSATION

Covers employees in the event of work-related injuries. It is important to know the procedures to follow to make sure claims are processed appropriately. Eligible on date of hire. For information, call (520) 432-9706.

Human Resources & Risk Management
1415 Melody Lane, Building F
Bisbee, AZ 85603
Phone: (520) 432-9700
Fax: (520) 432-9716
www.cochise.az.gov