



2024 EMPLOYEE BENEFITS

More benefits information is available online at
www.cuyahogacounty.gov/employee-benefits



MEDICAL INSURANCE – MEDICAL MUTUAL OF OHIO (MMO)

- 4 Plans from which to choose, all with in-network savings
- Choices include a Health Savings Account qualified plan
- Choices also include a plan with a zero deductible and zero coinsurance
- Free preventive care, including annual checkups and immunizations in-network
- Personalized health services and online tools to help you manage your health, health decisions and health care dollars



PRESCRIPTION DRUG COVERAGE – CVS CAREMARK*

- Prescription drug coverage with a money saving mail service option
 - Low copays per prescription – No deductible to meet first with most plans
 - 90-day supply, either mailed to your home or You pick up from your local CVS Pharmacy
- * If enrolled in the MetroHealth High Deductible Plan, your prescription coverage is through Medical Mutual, and you must utilize MetroHealth Pharmacy



DENTAL INSURANCE – DELTA DENTAL

- \$50 deductible for individuals and \$150 for family
- Preventive covered 100%
- Orthodontics coverage for children under 19



VISION INSURANCE - VSP

- Vision examinations are covered once every calendar year for a \$10 copay
- Prescription lenses are covered once every calendar year
- Frames are covered once every calendar year
- \$170 contact lenses allowance



BASIC LIFE AND AD&D INSURANCE – MMO

- Paid for by County of Cuyahoga in the amount of \$30,000
- Must be an eligible full-time employee unless other benefits are provided through your union contact

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SUPPLEMENTAL LIFE AND AD&D INSURANCE – MMO

- Paid for by you, the employee
- Cost is based upon your age and level of coverage selected
- Guaranteed issue amount is \$500,000 for those under 65



OHIO PUBLIC EMPLOYEES RETIREMENT PLAN (OPERS)

- Ohio Public Employees Retirement System—All employees of Cuyahoga County participate in the State of Ohio OPERS program for their retirement plan
- Deductions from your biweekly pay equaling 10% of gross wages are added to Cuyahoga County's contributions of 14% of gross wages.
- Continue your service credit from previous state or local government employers



457(b) DEFERRED COMPENSATION PLAN

- Set aside, invest, and accumulate pre-tax dollars for retirement, similar to a 401(k)
- 3 plan options available for retirement income in addition to the OPERS retirement plan:
 - County Commissioners Association of Ohio
 - Ohio Deferred Compensation
 - Mutual of Omaha



VOLUNTARY BENEFITS – TRUSTMARK

- Critical Illness Insurance
- Accident Insurance
- Short Term Disability Insurance
- Universal Life Insurance



PAID TIME OFF

- 12 paid holidays per year
- Paid vacation
- Paid sick time
- Paid parental leave
- Prior service credit transfers paid sick time balance from former local government employer



ADDITIONAL BENEFITS

- Flexible Spending Accounts
- Pre-Tax Parking
- RTA Discounted Monthly Passes
- Tuition Reimbursement Program
- Best Benefits Club Employee Discounts
- Wellness Program incentives
- Employee Assistance Program