



# 2025 EMPLOYEE BENEFITS

More benefit information is always available at [cuyahogacounty.gov/employee-benefits](https://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
- 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
  - 90-day supply mailed to your home or picked up from your local CVS Pharmacy
  - Low copays per prescription–No deductible to meet first with most plans
- \* If enrolled in the MetroHealth High Deductible Plan, 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
- \*Employees in AFSCME bargaining units are covered under the AFSCME Care Plan\*

## 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

\*AFSCME bargaining unit employees (except for Local 27) are covered under the AFSCME Care Plan

## 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 benefits are provided through your union contact

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# 2025 EMPLOYEE BENEFITS



## **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 service credit from other local or state government employers



## **457(f) DEFERRED COMPENSATION PLAN**

- 3 options available to set aside pre-tax dollars to save for retirement (similar to a 401(k))
  - County Commissioners Association of Ohio
  - Ohio Deferred Compensation
  - Mutual of Omaha



## **VOLUNTARY BENEFITS – LINCOLN FINANCIAL**

- Critical Illness Insurance
- Accident Coverage Insurance
- Short Term Disability Insurance
- Long Term Disability Insurance

## **VOLUNTARY BENEFITS – TRUSTMARK**

- 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
- Wellness Program incentives
- Employee Assistance Program