

HOWARD COUNTY BENEFITS SUMMARY FULL TIME EMPLOYEES

The following is a summary of the benefits available to Howard County employees who hold full-time benefit-eligible positions. Employees in positions covered by a bargaining agreement should consult their union contract for other specific benefits. Additional details are also available in the Employee Manual and in summary plan descriptions which are available in the Office of Human Resources.

FLEXIBLE BENEFITS PLAN

Under the County's flexible benefits plan called CountyFlex, employees may elect to enroll in medical insurance plans, dental insurance plans, optional life insurance, dependent life insurance, and healthcare and dependent care flexible spending accounts. Employee contributions to these benefits are made on a pre-tax basis. Information concerning enrollment options, plan rates and a benefits comparison chart are posted on the Howard County benefits website.

GROUP TERM LIFE INSURANCE

Employees receive a group term life insurance benefit equal to 2 times their annual salary at no cost. Accidental death and dismemberment coverage is included. The County pays the entire cost for this benefit. Employees may purchase additional coverage under the CountyFlex benefits plan.

PAID LEAVE BENEFITS

Annual and Disability Leaves are accrued over 24 pay periods each year. Personal leave is credited on January 1st each year. Use of Annual, Disability and/or Personal Leave requires supervisory approval.

Annual leave: During the first 5 years of employment, employees accrue the equivalent of 13 days per year. From years 6 through 10, the accrual is the equivalent of 16 days per year. From years 11 through 20, the accrual is the equivalent of 19 days per year. From year 21 on, the accrual is the equivalent of 21 days per year. Annual leave may not be used during the first 6 months of employment. A maximum of 40 days may be carried over from one fiscal year to the next.

Disability leave: Employees accrue the equivalent of 1 day per month (12 days per year). There is no maximum accrual. This leave may be used for the disabling illness/injury of the employee, spouse or minor child or for a serious medical condition approved under F.M.L.A.

Personal leave: Employees receive 6 personal leave days each calendar year to be taken during the calendar year. Employees hired after April 30th receive 4 days of personal leave that year; those hired after August 31st receive 2 days; and those hired after November 30th receive no personal leave for that year. Personal leave may not be carried over.

Holidays: Employees are paid for 12 holidays.

New Year's Day	Good Friday	Labor Day	Thanksgiving
Martin Luther King Day	Memorial Day	Columbus Day	Day after Thanksgiving
Presidents Day	July 4 th	Veterans Day	Christmas Day

Other paid leave: Other paid leave will be granted for approved jury duty, military leave, bereavement leave and official leave. Unpaid leave will be granted in accordance with the Family and Medical Leave Act.

RETIREMENT PLAN

Howard County sponsors a defined benefit retirement plan for its employees. Participation in the retirement plan is mandatory. Employees are required to make contributions to the plan, which are taken on a pre-tax basis. Contribution rates are dependent upon the plan in which the employee participates (the general plan, or police and fire employees plan). The County contributes an additional percentage sufficient to ensure that each plan is adequately funded. Complete details are available in the summary plan descriptions which are available from the Office of Human Resources.

SOCIAL SECURITY

Participation is mandatory. Employees contribute at the current established rate.

457(b) DEFERRED COMPENSATION PLAN

Employees are eligible to participate in an IRS 457(b) deferred compensation program. This plan allows employees to defer a portion of their income on a pre-tax basis. Contributions are invested at the employee's direction on a tax deferred basis.

EMPLOYEE ASSISTANCE PROGRAM

Employees experiencing problems that affect their personal lives and job performance may take advantage of confidential assessment and referral services.

EDUCATIONAL ASSISTANCE

Employees may apply for reimbursement for tuition costs after completion of 6 months of employment. Prior course approval is required. The maximum annual reimbursement is \$1500.

LONG TERM DISABILITY BENEFITS

Employees who have completed 6 months of service are automatically enrolled in the LTD plan. After 6 months of disability, employees may receive 60% of base monthly pay up to plan limits. The County pays the entire cost of this benefit.

DISABILITY LEAVE BANK

Employees have established a Disability Leave Bank to which employees may donate disability leave in order to be eligible to receive salary and benefit protection when they are absent due to a serious disabling illness or injury and have exhausted all accrued leave. Employees are eligible to join the Bank after having completed 1 year of employment. Administration of the Bank, including the review and approval of claims for grants of time, is handled in accordance with the Bank's Rules and Regulations which are available in the Office of Human Resources.

VOLUNTARY BENEFIT OPTIONS

Employees may elect to enroll in critical illness insurance, short term disability income protection, permanent life insurance with long term care rider, discounted auto/homeowner's insurance programs, pre-paid group legal plan and pet insurance. Employees pay the full cost of these options.

CREDIT UNION

Employees may participate in the Tower Federal Credit Union through payroll deductions. Loans are also available to qualified applicants. Membership applications are available by calling Tower Federal at 301-497-7000.

**HOWARD COUNTY IS AN EQUAL OPPORTUNITY EMPLOYER
COMMITTED TO WORKFORCE DIVERSITY**

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