Benefits for St. Mary’s County Employees

Eligibility and Enrollment
All full-time and regular part-time employees working at least 20 hours per week are eligible to participate in our benefit plans. Regular part-time employees pay slightly higher premiums for health insurance.

Enrollment is available only during the initial 31 days of employment, during the annual enrollment period, or in the event of a qualifying event (such as marriage, divorce, birth of a child, etc.). Coverage for new employees is effective the first day of the month following their date of hire.

Health Insurance
Eligible employees may enroll in one of two CareFirst health insurance plans. Both plans offer comprehensive care, including coverage for hospitalization, maternity care, surgery, diagnostic services, doctor’s visits, mental health, and substance abuse care. Our health plan qualifies under special tax provisions, so we can deduct your health premiums on a pretax basis.

Our Preferred Provider Network (PPN) provides an in-network benefit which minimizes your out-of-pocket expenses. You pay only a small co-payment or coinsurance each time you visit a PPN physician and no referral is necessary to visit a specialist. If you choose to have medical care provided by a physician or hospital outside of the PPN, out-of-network benefits are available for covered services, although you may incur higher out-of-pocket expenses.

Our BlueChoice (HMO) provides the cost savings of an HMO and the flexibility to choose a provider from a network of primary care physicians (PCPs). Members choose a PCP upon enrollment and receive medical care within the network. Out-of-network benefits are not included, but the plan is available at a lower premium.

Prescription Drug Coverage
Both plans provide prescription drug coverage. If you enroll in the PPN plan, prescription drug coverage is purchased separately. If you enroll in the in the HMO plan, prescription drug coverage is included in the cost of your plan.

HMO Plan
$8 co-pay generic, $15 co-pay Formulary Brand, $30 co-pay Non-Formulary Brand.

PPN Plan
$10 co-pay generic, $20 co-pay Formulary Brand, $35 co-pay Non-Formulary Brand.

Dental Insurance
Eligible employees may enroll in one of two CareFirst dental insurance plans.

Our Traditional Dental offers a range of dental coverage with the freedom to select any dental provider for care. You will have the lowest out-of-pocket costs by using a participating dental provider. If you visit a dental provider who does not participate with CareFirst, you may be subject to higher out-of-pocket costs and be balance billed up to the provider’s charges. You may also need to file your own claim forms. The calendar year maximum benefit under this plan is $1,000 per covered member. There is a $50 individual and $150 family deductible for Classes II, III, and IV services.

Our Dental PPO (Preferred Provider Organization) offers the flexibility of choosing an in-network or out-of-network dentist. You have the opportunity to lower your out-of-pocket costs by visiting a Preferred dental provider. If you visit a dentist who participates with CareFirst, but not the Preferred Dental Network, you may be subject to higher out-of-pocket costs. If you visit a dentist who does not participate with any CareFirst network, you may be subject to higher out-of-pocket costs and be balance billed up to the provider’s charges. You may also need to file your own claim forms. The calendar year maximum benefit under this plan is $1,000 per covered member. There is a $50 individual and $150 family deductible for Classes II, III & IV services.

Both dental plans offer orthodontic coverage - $800 lifetime maximum for covered dependents under age 19.
Vision Coverage
BlueVision is the vision plan used. BlueVision provides a routine vision examination (including dilation) once every 24 months for a copay of $10 when visiting a Davis Vision provider. Davis also offers discounts on frames and eyeglass lenses or contact lenses, and laser vision correction surgery. Vision coverage is purchased separate from medical and dental coverage.

Life Insurance
The County provides basic term life insurance coverage equal to one times your base annual salary to a maximum of $150,000. You may purchase supplemental life insurance for up to $250,000 in $5,000 increments between $10,000 and $250,000. Coverage over is $125,000 requires evidence of insurability.

Annual Leave
Full-time employees earn annual leave based on years of service as outlined below. Leave is credited at the end of each pay period and may be used after it is earned. Annual leave for regular part-time employees is prorated according to the number of hours worked on an annual basis.

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Annual Leave</th>
<th>Hours Earned per 80 Hours Worked</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - 5 years</td>
<td>80 hours</td>
<td>3.08 hours earned per 80 hours worked</td>
</tr>
<tr>
<td>6 - 10 years</td>
<td>120 hours</td>
<td>4.62 hours earned per 80 hours worked</td>
</tr>
<tr>
<td>11 - 20 years</td>
<td>160 hours</td>
<td>6.15 hours earned per 80 hours worked</td>
</tr>
<tr>
<td>21 + years</td>
<td>200 hours</td>
<td>7.69 hours earned per 80 hours worked</td>
</tr>
</tbody>
</table>

Sick Leave
Full-time employees earn sick leave at a rate of 4.62 hours per two week pay period to a maximum of 120 hours per year. Sick leave is credited at the end of each pay period and may be used after it is earned. Sick leave for regular part-time employees is prorated according to the number of hours worked on an annual basis.

Personal Leave
Full-time employees are provided with twelve (12) hours of Personal Leave on January 1st of each year. Personal leave for regular part-time employees is prorated according to the number of hours worked on an annual basis. Personal leave is prorated for new employees.

Holidays
Full-time employees receive twelve paid holidays annually. Holidays are prorated for new and regular part-time employees. The recognized holidays are:

- New Year’s Day
- Dr. Martin Luther King Jr. Day
- President’s Day
- Good Friday
- Memorial Day
- Independence Day
- Labor Day
- Columbus Day
- Veteran’s Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Day

Pension Plan
St. Mary’s County Government is a proud member of the Maryland State Employee’s Retirement System. Eligible employees are enrolled in the plan and contribute 7% of base salary on a pre-tax basis. St. Mary’s County also contributes to the plan. Employees are vested after 10 years of service. Normal retirement is at least 90 years of combined age and years of eligibility service. For example:

- Age 57 with 33 years of service
- Age 60 with 30 years of service or
- Age 63 with 27 years of service

Sworn personnel working for the St. Mary’s County Office of the Sheriff are enrolled in the St. Mary’s County Sheriff’s Office Retirement Plan.
Deferred Compensation
To supplement your retirement savings, you have the option of participating in a deferred compensation program, also called a 457 plan. A 457 plan allows you to set aside funds on a pre-tax basis for retirement. We are happy to offer three organizations from which you can select to invest: VALIC, ICMA-RC, and THE HARTFORD.

Flexible Spending Accounts
The County offers both a medical flexible spending account and a dependent care flexible spending account administered by HTS Benefits. Flexible Spending Accounts allow you to pay for certain medical and/or dependent care expenses with pre-tax dollars. The medical FSA account allows you to pay for healthcare expenses not covered or only partially covered by your health, dental or vision insurance. Examples of eligible expenses include eye glasses, contact lenses, deductibles/co-payments, and qualified over-the-counter medications. The dependent FSA account helps you pay for certain dependent care expenses. Childcare expenses are eligible for children through age 12; disabled or elder daycare expenses are eligible, regardless of age.

Long Term Disability
Long-term disability insurance is an employer-paid income protection benefit provided to eligible employees. Benefits are payable to covered employees after 6 months of disability due to illness or injury. The benefit pays up to 60% of the employee's Basic Monthly Earnings not to exceed a Maximum Monthly Benefit of $5,000 less other income benefits and other income earnings. Some disabilities may not be covered or may have limited coverage under this plan.

Voluntary Benefits
Employees may participate in several voluntary benefit programs offered through Aflac and Farmington Company such as short-term disability, cancer protection, and life insurance.

Tuition Reimbursement
The County supports education by offering tuition assistance to eligible full-time and regular part-time employees after the satisfactory completion of their probationary periods. Tuition reimbursement is subject to available funding as authorized by the St. Mary's Board of County Commissioners.

Employee Assistance Program (EAP)
Employees and their immediate family members have access to an employee assistance program (EAP) through Quinn and Associates. This is a confidential service which offers assistance regarding family or job concerns, legal and financial worries, alcohol or drug abuse questions or problems, emotional or stress related issues.

Savings Bonds
Employees may purchase savings bonds through payroll deductions.

State Employee’s Credit Union
The State Employee’s Credit Union (SECU) offers checking and savings accounts, new and used car loans, home mortgage loans and many other services.

The above data is for general information only and is subject to change. For more information, contact the Department of Human Resources at (301) 475-4200 extension 1100 to verify current information.

Revised 7/1/11