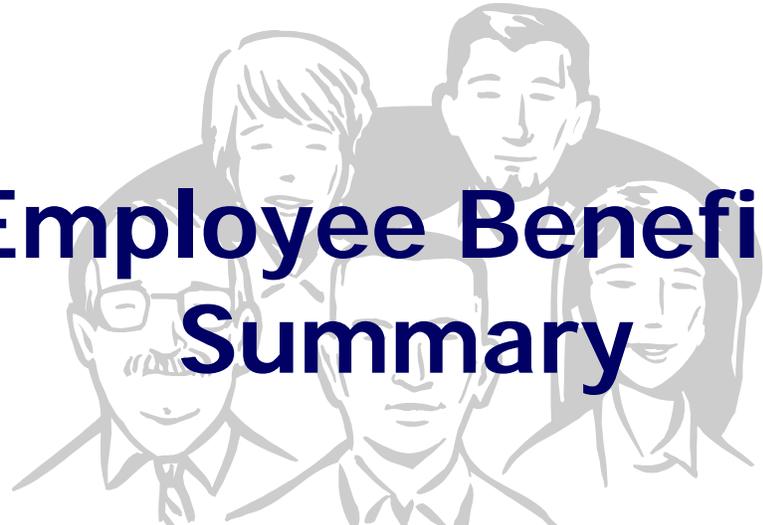




Office of Employee Services

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Employee Benefits Summary

Revised September 16, 2005

"Promoting Diversity, Innovation and Excellence"

Benefits contained in this booklet are in effect as of September 16, 2005, and are subject to change without notice.

Health & Life Coverage

Medical and health-related benefits are available to all management and regular full-time and part-time employees, those regularly scheduled to work a minimum of 30 hours per week. Employees are eligible to enroll upon initial employment, with coverage beginning the first day of the month following 30 days of employment.

A qualifying event must occur in order for an employee to be allowed to change the insurance elections made at any time other than open enrollment. A qualifying event is a birth or adoption, death, marriage, divorce, or your spouse gains or loses insurance through employment.



Medical

There are three plan options: 1) Florida Hospital/Waterman Coordinated Panel Option (CPO), 2) HealthChoice/Leesburg Regional Medical Center (CPO), and 3) Beechstreet Preferred Provider Organization (PPO). Prescription benefits are also included. Please refer to the Summary Plan Document available in Employee Services for plan details.

Dental

There are two plans to choose from, a DHMO and a PPO. DHMO plan members pay a pre-determined fee directly to the dentist when receiving services, but must use a list of network of dentists. PPO members may use any dentist (in/out of network) and pay a percentage of the Reasonable & Customary charges for the services, with a cap on benefits paid.



Vision

Employees may purchase a voluntary vision plan. Coverage includes one eye exam per year, lenses each year, and one pair of frames every two years. There is a \$25 deductible and members must request a voucher prior to visiting the participating provider.

Long Term Disability

Full-time employees are covered by a group long term disability policy, in which the County pays 100% of the premium. This coverage replaces 60% of an employee's monthly pre-disability wage level, after an elimination period of 180 days. There is a maximum benefit of \$5,000 per month. Employee may purchase a 90 day elimination period.

Flexible Spending Accounts

Employees may enroll in a Flexible Spending Account, within the provisions of the IRS Section 125 plan, which allows employees to have money deducted from their paycheck before it is taxed, resulting in employee reimbursing themselves for medical and dependent care expenses with tax-free dollars.

- Dependent Care Reimbursement – Allows payroll deduction of qualified expenses for daycare or nursing home care for an eligible dependent while you or your spouse is at work.
- Health Care Reimbursement – Allows payroll deduction for qualified health care costs not covered by insurance, e.g., physician office visit co-pays, deductible, co-insurance, and prescription drug co-pays. Dental and vision expenses not covered by insurance are also covered.

Life and Accidental Death & Dismemberment Insurance

The County pays for one times an employee's annual salary, rounded up to the next \$1,000; minimum \$20,000. Additional insurance may be purchased by the employee, an additional five (5) times their annual salary with a maximum of \$300,000 for employee self coverage, as well as spouse and dependent coverage. Additional life insurance premiums are paid for by the employee through payroll deduction.



Retirement

Florida Retirement System (FRS)

All regular employees are eligible upon employment, for enrollment in the Florida Retirement System program. There are two (2) plans available: Pension Plan or Investment Plan, which is paid 100% by the County. New employees are enrolled automatically in the Pension Plan on date of hire. Choice period to select the Investment Plan runs until the end of the fifth month after date of hire.

Employees are vested in the program after six (6) years for the Pension Plan and one (1) year for the Investment Plan, and there is a provision for disability pensions.

Deferred Compensation (457)

All regular employees are eligible upon employment, to defer from federal income tax the lesser of amount from table below or 100% of taxable compensation per year. There are two providers to choose from: Nationwide Retirement Solutions or ICMA Retirement Corporation.

<u>Year</u>	<u>Contribution Limit</u>	<u>Additional Age 50 and Over</u>
2004	\$13,000	\$3,000
2005	\$14,000	\$4,000
2006	\$15,000	\$5,000



Leaves



Sick Leave

All regular full-time and part-time (working at least 22.5 hours per week) employees are eligible. Sick leave is earned at the rate of .0462 x regularly scheduled bi-weekly hours.

Examples: 40 hour work week, $.0462 \times 80 = 3.696$ hours per pay period;
37.5 hour work week, $.0462 \times 75 = 3.465$ hours per pay period; Fire shift,
 $.0462 \times 106 = 4.897$ hours per pay period.

Upon leaving employment, one-fourth ($\frac{1}{4}$) of accrued sick leave, up to a maximum of 480 hours will be paid to regular part or full time employee's PEHP account, if eligibility requirements have been met. After completing ten (10) years service, regular part or full time employees will have their PEHP account paid for one-half ($\frac{1}{2}$) of accrued sick leave, up to a maximum of 960 hours. (See more information on PEHP on following page.)

Sick Leave Bank Program

Regular full-time employees with one year of continuous service and a combined balance of eighty (80) hours of sick and/or annual leave are eligible to participate. Employees donate eight (8) hours sick leave upon enrollment, thereafter employees donate eight (8) hours (if needed) to a maximum of twenty-four (24) hours per year.

Requests for withdrawal will be considered up to a maximum of 240 hours per year, per participating member. Hours are used for the catastrophic illness or injury of the employee only. Employees receiving worker's compensation or long term disability benefits are not eligible for benefit payments from the Sick Leave Bank.

Incentive Days

All regular employees, on the payroll at the time of conversion, who have been employed from the first day of the first payroll period in each calendar year, through the last day of the twenty-sixth payroll period, shall be eligible for Incentive Days. Incentive Days are sick leave hours which are converted to annual leave hours, on an hour for hour basis (with a minimum of four (4) hours to be converted). The schedule for conversion is as follows:

<u>Schedule Work Day</u>	<u>Maximum Number of Converted Hours</u>
4	20 (minus hours used)
5	25 (minus hours used)
7.5	37.5 (minus hours used)
8	40 (minus hours used)
10	40 (minus hours used)
24	53 (minus hours used)

NOTE: If an employee's scheduled work day is other than the above, please contact Employee Services for accurate conversion figures.

Post Employment Health Plan (PEHP)

All regular full-time and part-time (working at least 22.5 hours per week) employees will have an amount equal to one per cent (1%) of their regular pay deposited into a Post Employment Health Plan (PEHP) account, which is contributed by the County. Upon separation from the County, eligible employees will be able to use the funds in their PEHP account to pay for health insurance premiums.

To be eligible for PEHP, an employee must be regular full-time or part-time working at least 22.5 hours per week, and completed twelve (12) months of continuous employment with the Lake County Board of County Commissioners. Employees separating from service with less than one (1) year of continuous employment will not be eligible for payment into the PEHP account.



Annual Leave

All regular full-time and part-time (working at least 22.5 hours per week) employees accrue as of the first day of employment, but leave cannot be taken until six (6) months employment has been completed, except by approval of the Department Director.

Regular full-time employees (except fire service employees on 24-hour shift) accrue at the following rate per year:

- 0 - 3 years - .0462 x regularly scheduled paid annual hours*
- 4 - 15 years - .0585 x regularly scheduled paid annual hours*
- 16 yrs & up - .0769 x regularly scheduled paid annual hours*

** Regularly scheduled annual hours are defined as the number of scheduled hours per week x 52 weeks.*

Fire Service employees on 24-hour shift accrue at the following rate per year:

- 0 - 3 years - .081 x 2756 regularly scheduled paid annual hrs = 223.24
- 4 - 15 years - .0932 x 2756 regularly scheduled paid annual hrs = 256.86
- 16 yrs & up - .1115 x 2756 regularly scheduled paid annual hrs = 307.29

Regular part-time employees (working at least 22.5 hours per week) earn in proportion to hours worked each week.

Carry-over limitations are as follows:

- 0 - 4 years - 200 hours
- 5 - 9 years - 240 hours
- 10 yrs & up - 300 hours

Upon leaving employment, employees are paid out accrued annual leave up to a limit equal to the carry-over limitations, if initial probationary period has been completed. There is not a buy back option.



Holidays

All regular employees are eligible upon employment, for twelve (12) holidays per year for full-time, except fire service employees on 24 hour shift.

New Year's Day	Veteran's Day
Martin Luther King's Birthday	Thanksgiving
President's Day	Day after Thanksgiving
Memorial Day	Christmas
Independence Day	Employee's Birthday
Labor Day	Floating Holiday*

*Floating Holiday: The day before or the day after Christmas or the day before or the day after New Year's Day. (Holidays are subject to change by the Board of County Commissioners.)

Firefighters (24 hour shift) who work regardless of holidays, accrue four (4) extra annual leave days per calendar year in lieu of holidays.

Regular part-time employees are paid for number of scheduled hours when the holiday occurs on one of their regularly scheduled days.

Court & Jury Duty

All regular employees are eligible upon employment for paid regularly scheduled time for jury duty if subpoenaed or required to appear in court relating to County business or as a witness for the County or State. If a stipend is received, it must be returned to County Finance Office. Employees may also be reimbursed for lodging or travel expenses incurred while in service as either a juror or witness if travel is out of the County and related to County business.

Conferences

All regular employees are eligible upon employment for paid leave to attend job-related conferences and seminars which contribute to the effectiveness of their employment with the approval by the Department Director or County Manager, depending on length of program.

Examinations

All regular employees are eligible upon employment for leave with pay for the purpose of taking examinations, provided such examinations are pertinent to their employment and approved by the Department Director.

Military Leave

All regular employees are eligible upon employment if members of the United States Armed Forces Reserve, including the Florida National Guard, shall be entitled to military leave time during periods of active duty as provided by Florida Statutes.



Administrative Leave for Re-examination or Treatment by Veterans Administration with Respect to Service Connected Disability

All regular employees are eligible upon employment, who have been rated by the Veterans Administration to have incurred a service-connected disability and have been scheduled by the VA to be re-examined or treated for the disability shall be granted administrative leave for such re-examination or treatment without loss of pay or benefits. Such leave shall not exceed six (6) calendar days a year and must be scheduled in advance when possible.

Death in Immediate Family (Bereavement Leave)

All regular employees are eligible upon employment, for two (2) days bereavement with pay if the immediate family was residing within the County, and three (3) days if travel is required outside the County. (Fire Service employees are eligible for one (1) shift day, 24 hours, for Fire Service employees.)

Additional Employee Benefits



Educational Assistance

Regular full-time employees employed for one (1) year or more and recommended by their Supervisor are eligible, for time off work with pay to attend required classes which are not available during nonworking hours if approved by the Supervisor and Department Director.

Ten (10) credit hours of assistance may be approved per fiscal year, at the cost per undergraduate semester hour at the University of Central Florida; at the time the employee registers and pays for the class(es). Successful completion of course with grade “C” or better are eligible for assistance and a grade “A” employee may be eligible for reimbursement of books.

The County will require the employee to sign an agreement to work for LCBCC for a minimum of twelve (12) months after the completion of the course(s). If the employee elects not to fulfill the agreement, cost of the educational assistance may be deducted from any monies due the employee.

Safety Shoes

All regular employees, in a position where required, are eligible upon employment for one pair of safety shoes (allowance up to \$100) provided as necessary, but not more often than annually.

U.S. Savings Bonds

All regular employees are eligible upon employment, to purchase savings bonds provided through payroll deduction.



Wellness Program

All regular employees are eligible, upon employment, to participate in payroll deductions for the cost of monthly dues at YMCA and LRMC Wellness Centers. The initial enrollment fee is waived.

Direct Deposit

Employees may elect that that their bi-weekly checks be deposited in up to three (3) different accounts (can be with different financial institutions) plus the net to a fourth (4th) account.

For more information regarding employee benefits, please contact the Office of Employee Services at 343-9694.