

2019-2020 BENEFITS OVERVIEW

Effective July 1, 2019



Miami County offers a variety of benefits to all full-time and regular part-time employees (working 30 or more hours per week). Coverage is effective the first of the month following 30 days of employment. Miami County's benefits plan year runs July 1st through June 30th each year, open enrollment is typically held in April.

RETIREMENT BENEFITS

Miami County is a participating member of the Kansas Public Employee Retirement System (KPERS). All full-time and regular part-time employees (working at least 1,000 hours per year) are required to participate in the KPERS retirement plan, effective immediately. Eligible EMS and sheriff office employees are enrolled as members of the Kansas Police & Fire (KP&F) retirement plan. KPERS and KP&F contributions are pre-tax and based on the employees gross earnings.

KPERS / KP&F Contribution Rates

Retirement Plan	Employee Contribution
KPERS	6.00%
KP&F	7.15%

INSURANCE BENEFITS

Miami County offers health, dental and vision insurance to all full-time and regular part-time employees (working 30 or more hours per week). Coverage is extended to the employee and eligible spouse, dependents and domestic partners. Deductions for health, dental and vision premiums are withheld on a pre-tax basis a month in advance for the ensuing month's coverage.

Health Insurance

Miami County offers employees the choice of two health insurance plan options including Cigna INO3 500 plan and the Cigna Choice Fund (high deductible) plan with health savings account (HSA). Employee only coverage is offered at no cost to the employee for the Cigna Choice Fund. Miami County pays 80% of the premium cost of the Cigna Choice Fund for employee plus dependent/spouse (tier) or family coverage. Employees electing the Cigna INO3 500 plan are responsible for the premium difference.

2019-2020 Health Insurance Premium Contributions

Participation Level	Employer Contribution	Employee Contribution	
		Cigna Choice Fund	Cigna INO3 500
Employee	741.16	0	20.02
Tier	1,357.64	251.61	394.14
Family	1,520.28	296.74	440.38

Health Savings Accounts (HSA)

In addition to the county's premium contribution to the Cigna Choice Fund, the county also makes monthly contributions to an employee owned health savings account (per IRS guidelines and regulations). Choice Fund participating employees can also make pre-tax contributions to their HSA accounts.

2019-2020 Employer HSA Contributions*

Participation Level	Employer Contribution
Employee	193.08
Family	333.34

*HSA accounts are only available for employees electing the Cigna Choice Fund

Dental Insurance

Miami County offers Delta Dental insurance to all qualifying employees. Employee only coverage is offered at no cost to the employee and Miami County pays 80% of the premium cost for family coverage.

2019-2020 Dental Insurance Premium Contributions

Participation Level	Employer Contribution	Employee Portion
Employee	35.88	0
Family	71.50	17.86

Vision Insurance

Miami County offers VSP vision insurance to all qualifying employees and their spouses and/or dependents at no cost to the employee.

Health Insurance Opt-Out Program

Miami County offers a health insurance opt-out incentive for benefit eligible employees who opt-out of participating in the county’s group health insurance and in lieu are covered as a spouse or dependent under another qualifying health insurance plan (not purchased on the healthcare.gov marketplace). The total opt-out earning is determined by the cost of insuring the employee on the covered individual’s plan. The opt-out incentive is only offered during open enrollment and proof of coverage must be provided.

Life Insurance / Accidental Death & Dismemberment

All benefit eligible employees receive a \$30,000 life insurance policy and a \$30,000 accidental death and dismemberment policy paid entirely by Miami County. Coverage is effective on the first of the month following 30 days of employment.

VOLUNTARY BENEFITS

Benefit eligible employees may also choose to elect a variety of voluntary benefits and supplemental policies offered through Miami County. Miami County does not make any contributions to employee’s voluntary or supplemental insurance policies.

Deferred Compensation

Miami County participates in the International City/County Managers Association (ICMA) and Nationwide Retirement Solutions deferred compensation retirement plans. Eligible employees can participate by designated a pre-tax contribution deduction from their bi-weekly payroll.

Voluntary Supplemental Insurance Policies

Benefit eligible employees have the opportunity to participate in a variety of voluntary supplemental insurance policies, paid for by the employee through payroll deductions. Miami County offers plans through AFLAC, American Fidelity Assurance (AFA), Cigna, KPERS, and Texas Life. Some voluntary policies include: accidental, cancer, short term disability, voluntary life, dependent life, spouse life.

Flexible Spending Account (FSA)

Flexible spending accounts are available to benefit eligible employees during the open enrollment process. Employees can elect for a pre-tax payroll deduction for reimbursable medical or dependent daycare expenses.

PAID LEAVE BENEFITS

Miami County offers paid leave benefits to all benefit eligible employees. In addition to paying for jury duty, funeral and military leave employees receive holiday pay, vacation, sick and personal leave.

2019 County Holidays

Miami County recognizes the following national holidays: New Year's Day, Martin Luther King Day, President's Day, Memorial Day, Independence Day, Labor Day, Veteran's Day, Thanksgiving Day, the day after Thanksgiving, Christmas Eve and Christmas Day.

Vacation Leave

Dependent on length of service, eligible employees accrue between 12-21 days of vacation leave per year. The maximum annual carryover of vacation will not exceed 240 hours. Employees begin accruing vacation leave on the first full pay period worked, but must complete 6-months of service before they are eligible to use accrued vacation leave.

Vacation Leave Accrual

Years of Service	Annual Vacation
0 to 9 Years	12 Days
10 to 14 Years	15 Days
15 to 24 Years	18 Days
Over 25 Years	21 Days

Sick Leave

Benefit eligible employees accrue 12 days of sick leave annually. The maximum annual carryover of sick leave will not exceed 960 hours. Employees begin accruing sick leave on the first full pay period worked and may be used for personal illness or injury, immediate family illness or injury, and necessary medical appointments.

Personal Leave

Miami County offers all eligible employees one personal day of leave per year. Personal leave does not carryover from year to year and is available to the employees upon completion of 6-months of service.

EQUAL OPPORTUNITY EMPLOYER

Miami County is an Equal Opportunity Employer (EOE) and does not discriminate against individuals based upon legally protected classifications such as race, religion, color, national origin, ancestry, sex, disability, age, and genetic information.

HUMAN RESOURCES CONTACT

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