

Serving Employees of the Board of Commissioners

### **Policy Corner Qualifications for Driving on County Business**

Perhaps the largest single liability exposure and definitely the highest frequency of liability losses is incurred by automobile accidents. Generally, and with on emergency circumstances, only employees of the County may drive County vehicles for County business. Whenever an employee, including supervisors, managers, and appointing authorities, is driving a Delaware County owned or leased vehicle or his/her own vehicle on County business, the County is exposed to potential liabilities. The exposure is directly related to the employee's ability to operate the vehicle safely. Therefore, the following qualifications will apply to all employees while driving on County business:



August 19, 2015

- I. All drivers must be at least eighteen (18) years of age.
- II. All drivers must have a current, valid, Ohio driver's license that covers the type of vehicle to be operated (e.g. commercial driver's license, etc.). A copy of the license must be filed with the Human Resources Department. All drivers are required to report any suspension or revocation of their driver's license or any conviction of a major violation as defined in VI below to the Insurance and Risk Coordinator immediately. Suspension or revocation of the employee's driver's license by the State of Ohio may be grounds for discipline, up to and including termination, if the employee no longer meets the job requirements for his/her position.
- III. All drivers must be authorized by their appointing authorities to operate specific vehicles for county business on a Driver's Record Form. The Driver's Record Form must be filed with the Human Resources Department.
- IV. A driver with two (2) moving violations or two (2) at fault accidents within a twelve (12) month period shall be placed on driving probation and suspended from driving on County business until the employee completes a remedial or defensive driving course at his/her own expense. A certificate of completion of the driving course must be placed with the employee's Driver Record Form at the Human Resources Department prior to the employee resuming driving privileges. Failure to take and pass a remedial or defensive driving course may result in discipline, up to and including termination, if that employee no longer meets the job requirements for his/her position.
- V. A driver with four (4) moving violations and/or three (3) at fault accidents within a twenty-four (24) month period shall not operate a County vehicle and may be disciplined, up to and including termination, if that employee no longer meets the job requirements for his/her position.
- VI. Major violations, (e.g. violations that accumulate four (4) or more points under Ohio law such as reckless operation, driving under the influence, etc.), received off work shall be considered as two (2) moving violations.
- VII. A driver convicted of reckless operation or driving under the influence of alcohol or drugs, both of which are unlawful actions, while driving on County business shall be subject to disciplinary action including immediate termination.
- VIII. All drivers who use their personal vehicles on County business must comply with the above qualifications.
- IX. For a personal vehicle to be used on County business, proof of insurance must be furnished prior to use. Delaware County's insurance will act as secondary insurance coverage excess of the employee's personal insurance when a personal vehicle is being used for County business if, and only if, the employee carries personal insurance with limits of insurance of at least \$100,000 for bodily injury per person; \$300,000 for bodily injury per occurrence; and \$100,000 for property damage per occurrence; or a combined single limit of \$300,000.

If this criteria is not met, the County's insurance coverage will protect only its portion of any liability resulting from the use of personal vehicles.

http://www.co.delaware.oh.us/hrdocuments/policies/selfins.pdf



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### Policy Corner Qualifications County Property Policy

#### **B. Vehicles**

Employees operating a County motor vehicle are required to have a proper and valid motor vehicle operator's license. An employee who operates a motor vehicle for work and who has his or her license suspend-

ed, but who has acceptable court-ordered driving privileges, may nevertheless have his or her driving privileges temporarily suspended by the County. When the County suspends driving privileges, the employee will be temporarily reassigned. The County need not reassign an employee who drives for work and has his or her license suspended by a court with no work-related driving privileges.

Any County employee who operates a County-owned motor vehicle, or a privately owned motor vehicle in the discharge of official County business, shall at all times during the course of operation, fully utilize the front seat occupant re-



straint systems provided in the vehicles and require like use of said systems by any passengers in the vehicle. Employees who operate County vehicles must have appropriate insurance coverage as established by the County's Self Insurance Policy.

Use of a County-owned vehicle must be pre-approved by the employee's supervisor. Employees shall not use, or permit the use of County automobiles for any purpose other than official County business. Passengers not on official County Business (i.e. children, spouses, friends, etc.) are not permitted in County-owned vehicles. Employees, as representatives of the County, are expected to be courteous to the public and to obey all traffic laws. County employees should drive and conduct themselves as to enhance the reputation of the County and Department.

Employees who drive County vehicles or who drive their personal vehicles for County business are subject to periodic (at least annual) record checks at the Bureau of Motor Vehicles. Employees who utilize County vehicles are responsible for reporting to their supervisor any moving traffic violations obtained while on, or off, duty as an employee's personal driving record may impact his or her ability to be covered on the County's liability policy.

Employees who drive on behalf of the County are subject to reassignment and/or discipline in the event of a license revocation, suspension or traffic offense conviction.

Concerns regarding repairs or vehicle maintenance must be reported to the employee's immediate supervisor.

http://www.co.delaware.oh.us/hrdocuments/policies/manual.pdf

Read this and all policies at <u>http://www.co.delaware.oh.us/index.php/policies</u>. *Questions? Contact HR at 740/833-2120.* 

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## LEARNING AND DEVELOPMENT

### Accountability in the Workplace

Employee accountability is the employee's responsibility to complete the tasks they are assigned, perform the duties required by their job, and be present for their assigned schedule to be able to fulfill their responsibility. When you are accountable, you take ownership of situations that you're involved in. You see them through, and you take responsibility for what happens – good or bad. You don't blame others or make excuses, and you do what you can to make amends when things go wrong.

#### **Understanding and Accepting Responsibility**

Being accountable is taking ownership of your actions and the results they have. Although taking ownership of your actions and their outcomes may prove to be challenging, failing to do this may have negative consequences. However, the rewards are plentiful! As well as taking responsibility for your actions and their outcomes, being personally accountable includes having direction.

To be accountable, you have to know and believe in your department's goals. This influences the decisions you make and your actions. Talk to your supervisor so you fully understand the goals to assist in achieving them.

To develop accountability for your goals, consider implementing the following steps:

- Establish SMART goals specific, measurable, attainable, realistic, and time-framed
- Outline a plan for achieving your goals
- Manage your priorities
- Stay focused
- Monitor your progress

Taking personal accountability offers many advantages including healthier relationships with your coworkers. Accountability also builds trust as people know that they can depend on you.

Accountability can create powerful learning opportunities. When something hasn't gone as planned, don't be afraid to ask for feedback and look for ways to do things differently in the future. These mistakes and failures can be valuable teaching tools, if you have the courage to learn from them.

Remember, all employees are equally responsible for supporting in the success of your department and the County. Employees who work together towards the same overall goals aid in creating efficiency and productivity.

Delaware County Human Resources ● 10 Court Street, 2nd Floor ● Delaware, OH 43015 740/833-2120 ● 740/833-2119 (Fax) Visit us on the web at http://www.co.delaware.oh.us/index.php/human-resources

ACCOUNTABILITY It is not only what we do,

but also what we do not do, for which we are accountable.

[Moliere]

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#### August 19, 2015

### **IRS SUMMERTIME TAX TIP**

### Don't Fall for New Tax Scam Tricks by IRS Posers

#### IRS Summertime Tax Tip 2015-18, August 12, 2015

Though the tax season is over, tax scammers work year-round. The IRS advises you to stay alert to protect yourself against new ways criminals pose as the IRS to trick you out of your money or personal information. These scams first tried to sting older Americans, newly arrived immigrants and those who speak English as a second language. The crooks have expanded their net, and now try to swindle virtually anyone. Here are several tips from the IRS to help you avoid being a victim of these scams:

• Scams use scare tactics. These aggressive and sophisticated scams try to scare people into making a false tax payment that ends up with the criminal. Many phone scams use threats to try to intimidate you so you will pay them your money. They often threaten arrest or deportation, or that they will revoke your license if you don't pay. They may also leave "urgent" callback requests, sometimes through "robo-calls," via phone or email. The emails will often contain a fake IRS document with a phone number or an email address for you to reply.



- Scams use caller ID spoofing. Scammers often alter caller ID to make it look like the IRS or another agency is calling. The callers use IRS titles and fake badge numbers to appear legit. They may use online resources to get your name, address and other details about your life to make the call sound official.
- Scams use phishing email and regular mail. Scammers copy official IRS letterhead to use in email or regular mail they send to victims. In another new variation, schemers provide an actual IRS address where they tell the victim to mail a receipt for the payment they make. All in an attempt to make the scheme look official.
- Scams cost victims over \$20 million. The Treasury Inspector General for Tax Administration, or TIGTA, has received reports of about 600,000 contacts since October 2013. TIGTA is also aware of nearly 4,000 victims who have collectively reported over \$20 million in financial losses as a result of tax scams.

The real IRS will not:

- Call you to demand immediate payment. The IRS will not call you if you owe taxes without first sending you a bill in the mail.
- Demand that you pay taxes and not allow you to question or appeal the amount that you owe.
- Require that you pay your taxes a certain way. For instance, require that you pay with a prepaid debit card.
- Ask for credit or debit card numbers over the phone.
- Threaten to bring in police or other agencies to arrest you for not paying.

If you don't owe taxes or have no reason to think that you do:

- Do not provide any information to the caller. Hang up immediately.
- Contact the Treasury Inspector General for Tax Administration.
- You should also report it to the Federal Trade Commission. Use the "FTC Complaint Assistant" on FTC.gov. Please add "IRS Telephone Scam" in the notes.

Source: http://www.irs.gov/uac/Dont-Fall-for-New-Tax-Scam-Tricks-by-IRS-Posers



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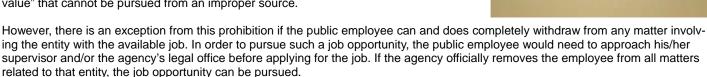
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#### THE OHIO ETHICS COMMISSION

Question of the month! Are there any limits on a public employee who is seeking a new job?

Yes. The Ethics Law prohibits anyone in public service from using their position to solicit or obtain a new job from an "improper" source. An improper source is anyone that is: Regulated by the public employee's agency; Doing or seeking to do business with the agency; or Interested in matters before the agency.

For example, a public employee cannot seek a job with the very company he or she regulates on behalf of his/her agency. Under the Ethics Law, a new job is a substantial "thing of value" that cannot be pursued from an improper source.



Be aware that the public agency is not obligated to remove someone from such projects/matters to allow the public employee apply for a job. If the agency does not agree to remove the public employee, he/she cannot pursue the job from the improper source as described above.

It is important to note that the public employee could not simply ask a co-worker or someone on his/her staff to cover the assignment. If the agency agrees to remove the public employee and he/she gets the job, the public employee must withdraw from anything dealing with that entity for the remainder of his/her time at the agency.

If the public employee applies for the job, but does not get it, the agency can choose to return him/her to the project/matters related to that entity.

A final note: a public agency cannot create a policy or rule that is less restrictive than the Ethics Law. However, an agency may have a policy or rule that is more\_restrictive. Questions? Contact the Ethics Commission!

Source: Summer 2015 Newsletter http://ethics.ohio.gov/education/newsletters/15-08.pdf

#### **Ohio Ethics Law - Webinars**

The Ohio Ethics Commission presents monthly one-hour webinars to provide convenient and helpful training opportunities. The 2014 webinars were designed to give learners options:

- For those who are new to the Ohio Ethics Law, the overview webinars will be especially useful
- For return learners, a more in-depth discussion of specific provisions of the law may be interesting and helpful.

Public Contracts:	August 19, 2015 10:00 AM - 11:00 AM
Overview of Law:	September 01, 2015 10:00 AM - 11:00 AM
Overview of Law:	October 09, 2015 11:00 AM - 12:00 PM
Post-employment:	November 09, 2015 10:00 AM - 11:00 AM
Overview of Law:	December 17, 2015 11:00 AM - 12:00 PM

https://attendee.gotowebinar.com/register/121382400 https://attendee.gotowebinar.com/register/121382004 https://attendee.gotowebinar.com/register/121382032 https://attendee.gotowebinar.com/register/121382266 https://attendee.gotowebinar.com/register/121735768

Once registered you will receive an email confirming your registration with information you need to join the Webinar.

Source: http://ethics.ohio.gov/education/webinars.shtml

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**Promoting Integrity in Public Service** 

#### Serving Employees of the Board of Commissioners

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#### Q. ARE E-CIGARETTES PART OF THE COUNTY'S TOBACCO POLICY?

A. They are. Along with lighted tobacco products, the policy prohibits the use of "electronic cigarettes" and other similar devices. Tobacco is defined as all tobacco, tobacco derived and/or substances mimicking tobacco containing products, including but not limited to: cigarettes, electronic cigarettes, vapor cigarettes, any artificial/faux cigarette, cigars, cigarillos, pipes, oral tobacco, or any other manner of using or consuming tobacco, tobacco derived substances and/or substances mimicking tobacco. It also includes any product that delivers nicotine other than for purpose of cessation. You may view the policy at <a href="http://www.co.delaware.oh.us/hrdocuments/policies/manual.pdf">http://www.co.delaware.oh.us/hrdocuments/policies/manual.pdf</a>.

#### Q. I HAVE A NEW EMPLOYEE STARTING WORK ON MONDAY, AUG 24, HOWEVER ORIENTATION IS ON SEP 2. DO I NEED TO WAIT UNTIL ORIENTATION FOR THE EMPLOYEE TO RECEIVE THEIR EMPLOYEE ID AND FOB?

- A. There's no need to wait as the employees need access to their building. Please email Dana Bushong at <u>dbushong@co.delaware.oh.us</u> to coordinate a time and what access is needed. We'll be happy to accommodate.
- Q. I RECEIVED A SUBPOENA TO APPEAR IN COURT BECAUSE I WAS A WITNESS TO A CAR ACCIDENT. IS THIS AP-PROVED LEAVE?
- A. Employees who are required to appear in court on personal matters, or matters unrelated to your employment with the County must request vacation leave, comp leave or unpaid leave of absence.

Please refer to the Civic Duty Leave policy for further information on Jury Duty and Work Related Proceedings. If you have further questions, please call Mindy Owens at 2129.

Submit your questions to Mindy Owens at mowens@co.delaware.oh.us

### IN THE NEWS

The financial website Smartasset.com has named **Delaware County as the second happiest place to live in the country**.

The site calculated the happiness using statistics like family stability, physical health, personal financial health and economic security.



#### Source: https://smartasset.com/mortgage/happiest-places-in-america

#### P

#### Human Resources Staff

- Dawn Huston, Director of Administrative Services
- Cindi Blair, Insurance, Risk & Wellness Coordinator
- Brad Euans, Workers Compensation/FMLA/HR Coordinator
- Amanda Kreft, Insurance and Risk Assistant
- Jenny Downey, HR Technician
- Mindy Owens, HR Manager
- Dana Bushong, HR Technician
- Pam Sonagere, Sheriff's Office HR Manager/County Spec Projects

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### **POSITIVE THINKING TIPS**

- 1. Become more aware of your negative self-talk and begin to replace negative thoughts with positive ones. For instance, the phrase "There is no way it will work," is very negative. Try replacing it with a more positive statement, such as, "I can try to make it work."
- 2. Making lists of positive aspects of yourself can help make you feel more confident about yourself and the life you lead. Try writing down five of your strengths or things you admire about yourself. Refer to the list often.
- 3. It may be difficult to cut out time for yourself, especially if you are very busy. Make a list of small things you can do each day that will make you happy, such as treating yourself to a great cup of coffee or tackling a crossword puzzle during your lunch break. Commit to doing one of these things each day.
- 4. Affirmations are positive statements that you make about yourself. They describe how you would like to feel about yourself all the time, but not necessarily how you feel in the moment. Make a list of yours and keep it handy. Read the affirmations aloud and write them down from time to time. For instance, your affirmations may include "I feel good about myself" and "I spend time with people who care about me and make me feel good about myself."
- 5. Though it is nearly impossible for a pessimist to become an optimist overnight, practicing positive thinking daily can help you become less critical and gain self-acceptance.

Source: https://www.guidanceresources.com

### **HOW CAN I IMPROVE MY WRITING FOR WORK?**

Many working people feel paralyzed when asked to write anything longer than an email message. Write as though you are having a conversation with your boss when you are creating a new document or report. Explain things in simple and straightforward language. You can better refine your ideas once you get all your thoughts down on paper.

Here are some other simple tips to help you write a great report:

- ☑ Be logical: There is a logical order to every idea. Consider whether the flow of your writing is smooth or whether your reader is likely to stumble and ask questions that will distract them from your main message.
- Get to the point immediately: Do not waste your reader's time or attention with a pointless beginning.
- Stop when you reach the end: When you have completed a thought, stop. Start a new sentence or paragraph when you have a new thought or an elaboration of the original thought. If your points are clear and separate, your reader will not have to strain to follow a run-on idea.
- Do not pile it on: When one word will do, stop. Avoid redundancies. You may often find yourself tacking on words that actually repeat the idea being expressed. Doing so just makes your writing longer, not clearer. As an example, "different businesses" is shorter and clearer than "different business types."
- Remember that it takes two people to have a conversation: Excessive use of "I" or "me" can make your reader less interested in what you have to say.

Source: https://www.guidanceresources.com





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Wellness	32 STRESS-REDUCTION TIPS
Cindi Blair, Insurance Risk &	By the time your day is over, you likely will have completed many tasks: working all day, complet- ing household chores, spending time with friends, working at a part-time job, etc. All of these re- sponsibilities may cause stress, leaving you physically exhausted with tense muscles and an ach- ing head. However, there are small things you can incorporate into each day to make your life easier and alleviate stress.
Wellness	Try these stress reducers to prevent stress, or try them when you feel tense:
	1. Get up 15 minutes earlier in the morning. The inevitable morning mishaps will be less stress- ful.
	2. Get enough sleep. If necessary, use an alarm clock to remind you to go to bed.
Delaware County HR 740.833.2124 Mon – Fri; 8 am – 3 pm	3. Schedule a realistic day. Avoid the tendency to schedule back-to-back appointments; allow time between appointments for a breathing spell.
cblair@co.delaware.oh.us	4. Eliminate or restrict the amount of caffeine in your diet.
	5. Do not rely on your memory. Write down appointment times, project due dates, etc. As an old Chinese proverb states, "The palest ink is better than the most retentive memory."
	6. Be prepared to wait. A paperback, crossword puzzle or cell phone game can make a wait in a post-office line almost pleasant.
Visit us online:	7. Procrastination is stressful. Whatever you want to do tomorrow, do today; whatever you want to do today, do it now.
www.co.delaware.oh.us /index.php/wellness	8. Relax your standards. The world will not end if the grass does not get mowed this weekend or if the sheets have to be changed on Sunday instead of Saturday.
/index.pnp/weiness	9. Learn to say no. Saying no to extra projects, social events and activities you do not have the time or energy for takes practice.
	<ol> <li>Eliminate destructive self-talk. "I can't" or "I'm too inexperienced to" are negative thoughts that can increase stress levels.</li> </ol>
	11. Turn needs into preferences. Our basic physical needs translate into food, water and keeping warm. Everything else is a preference. Do not get attached to preferences.
	12. If an especially unpleasant task faces you, do it early in the day. Get it over with, and the rest of the day will be free of anxiety.
	13. Have a forgiving view of events and people. Accept the fact that we live in an imperfect world.
	14. Do something that you enjoy every day.
	15. Have an optimistic view of the world. Believe that most people are doing the best they can.
	16. Take time for yourself. Develop a belief that everyone needs quiet time every day to relax and be alone.fast-paced and full of appointments and deadlines, seek peace and solitude during your days off.

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Wellness	32 STRESS-REDUCTION TIPS CONTINUED
VVCIIIIC33	17. Become more flexible. Some things are not worth doing perfectly, and some issues are good for compromising.
Cindi Blair, Insurance Risk & Wellness	<ol> <li>Talk it out. Discussing your problems with a trusted friend can help clear your mind of confusion, so you can concentrate on problem-solving.</li> </ol>
	19. Use your weekend time off for a change of pace. If your work is slow and patterned, make sure to build action and time for spontaneity into your weekends. If your workweek is fast-paced and full of appointments and deadlines, seek peace and solitude during your days off.
	20. Writing your thoughts and feelings down (in a journal or on a paper to be thrown away) can help you clarify things and provide you with a renewed perspective.
Delaware County HR 740.833.2124 Mon – Fri; 8 am – 3 pm cblair@co.delaware.oh.us	21. Do something nice for somebody else.
	22. Try the following yoga technique whenever you feel the need to relax: inhale deeply through your nose to the count of eight. Then, with lips puckered, exhale very slowly through your mouth to the count of 16 or for as long as you can. Concentrate on the long sighing sound, and feel the tension dissolve. Repeat 10 times.
	<ol> <li>Turn off your phone. Want to take a long bath, meditate, sleep or read without interruption? Drum up the courage to temporarily disconnect.</li> </ol>
Visit us online:	24. Shrug your shoulders, roll your neck. Anyone who has ever had a tension headache knows just how knotted up the muscles in the back of the neck can get. Stretching this vulnerable area can help ease tension.
www.co.delaware.oh.us	25. Get up and take a break from your work area. A change of scenery can rejuvenate you and help to spur on creativity.
/index.php/wellness	26. Do not take yourself too seriously, or no one else will.
	27. Do not let negative people get you down. Keep a positive attitude.
	28. Live each day one at a time. "Worry about the pennies, and the pounds will take care of them- selves." This is another way of saying take care of today as best as you can, and the yester- days and tomorrows will take care of themselves.
	29. Change in yourself what you do not like in others.
	30. Do one thing at a time. When you are with someone, concentrate fully on that person. When you are busy with work, concentrate on doing that project only, and forget about everything else that you have to do.
	31. Focus on understanding rather than on being understood, on loving rather than on being loved.
	32. Protect yourself against a feared event. Just as a vaccine containing a virus can protect you from an illness, if you expose yourself to one or more of the dreaded aspects of an experience beforehand, you often can lessen your fears.
	Source: https://www.guidanceresources.com/groWeb/s/article.xhtml?nodeId=20014&conversationContext=1

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### Safety and Risk Management

The Safety and Risk Management Office, part of the Human Resources Department, ensures that all County employees are provided a safe and healthful work environment as stated in the Public Employment Risk Reduction Program Act (PERRP).

Brad Euans, Workers Compensation/ FMLA/HR Coordinator

Delaware County HR 740.833.2127 Mon – Fri; 8 am – 5 pm beuans@co.delaware.oh.us

### **DISTRACTED DRIVING**

It's 7:30 a.m., and you get in your car to drive to work. You consider yourself a safe driver, but within minutes of getting onto the highway you have changed your radio station, made a phone call on your cellphone and searched your purse for your lipstick.

You might not realize it, but you're a distracted driver.

Each day in the United States, more than 9 people are killed and more than 1,153 people are injured in crashes that are reported to involve a distracted driver. Distracted driving is driving while doing another activity that takes your attention away

from driving. Distracted driving can increase the chance of a motor vehicle crash.

#### There are three main types of distraction:

- 1. Visual: taking your eyes off the road;
- 2. Manual: taking your hands off the wheel; and
- 3. Cognitive: taking your mind off of driving.



#### Distracted driving activities include things like:

#### ⊘ Texting

- Using a cell phone or smartphone
- S Talking to passengers
- ⊘ Grooming
- Reading, including maps
- Using a navigation system
- ♦ Watching a video
- ♦ Adjusting a radio, CD player, or MP3 player

While any of these distractions can endanger the driver and others, texting while driving is especially dangerous because it combines all three types of distraction.

#### How To Manage Your Distractions

- ☑ Turn your cellphone off or set to silent before you start to drive.
- ☑ Do not eat or drink while driving.
- ☑ Set your GPS and radio station before starting the engine.
- Place all bags in the back seat to avoid searching for items.

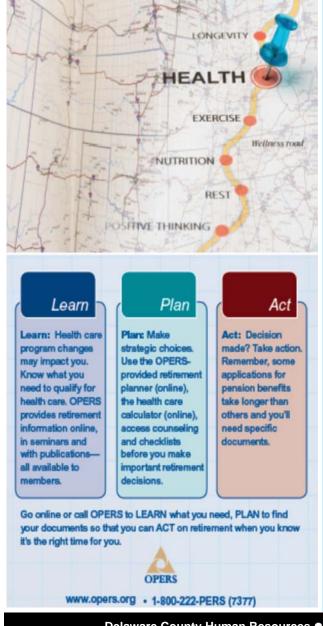
Source: http://www.cdc.gov/Motorvehiclesafety/Distracted\_Driving/index.html

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## Map<sub>out your</sub> retirement

pension income and health care



### **OPERS TIDBITS**

#### What are the health care benefits offered by the OPERS retirement plans?

#### Traditional Pension Plan and Combined Plan

OPERS members who retire under the Traditional Pension Plan or the Combined Plan may have access to comprehensive health care coverage, including hospitalization, physician fees and prescriptions, and possibly dental and vision coverage. Both the benefits available and the premium and co-payment amounts are set by the OPERS Board of Trustees and are subject to change.

#### Member-Directed Plan

For each OPERS member participating in the Member-Directed Plan, a portion of the employer contribution is credited to a Retiree Medical Account (RMA). Amounts contributed to the RMA may be used for the payment of qualified health, dental, and vision care expenses. Members vest in their RMA based on their years of service as follows:

0 yrs, 0%; 1y r, 20%; 2 yrs, 40%; 3 yrs, 60%; 4 yrs, 80%; 5 yrs, 100%

#### Can you describe the survivor and disability protection offered under each of the OPERS retirement plans?

#### Traditional Pension Plan and Combined Plan

Survivor Benefits. Your dependents may qualify for survivor benefits if you die. The benefits they receive are based on your years of service credit and the number of qualified survivors. You must have at least eighteen months of full-time service at time of death for your survivors to qualify for these benefits.

Disability Insurance Coverage. Should you become permanently disabled, you will receive a regular monthly benefit. The benefit you receive will be based on your years of service credit and final average salary. You must have at least five years of service credit to be eligible to apply for and receive disability benefits.

#### Member-Directed Plan

Survivor Benefits. No monthly survivor benefits are available through OPERS. In the event of your death, the vested portion of your individual OPERS account balance is available to your beneficiaries.

Disability Protection. No monthly disability benefits are available through OPERS. However, the vested portion of your individual OPERS account will be available through a refund after your job-related services are terminated.

Source: www.opers.org

Delaware County Human Resources ● 10 Court Street, 2nd Floor ● Delaware, OH 43015 740/833-2120 ● 740/833-2119 (Fax)

#### Visit us on the web at http://www.co.delaware.oh.us/index.php/human-resources