

HR CONNECTION

Serving Employees of the Board of Commissioners

January 15, 2016

Policy Corner ~ Employee Internet Use Policy

ARTICLE I: Purpose and function

1.01. The County maintains intranet and internet access for its employees for the purpose of improving productivity, professional development, and the level of service to the people of our community.

1.02 The county network (which includes county-owned or leased local and wide-area networks, the internet and the World Wide Web, and the computers connected to them, hereafter referred to as "the system") is not a public access service, nor is it a public forum. The County has the right to place reasonable restrictions on the material you access or post through the system. You may not use the system for commercial purposes. This means you may not offer, provide, or purchase products or services through the county system, except for products or services directly related to your official duties.



ARTICLE III: Privacy

3.01. The system is funded with tax dollars, solely for public purposes. As such, almost all communications are public records. Therefore, the county reserves the right to monitor your use of the system and any communications over it. **There is no right of privacy.**

3.02. Routine maintenance and monitoring of County system may lead to discovery that you have violated this Policy, work rules, or the law.

3.03. The county will cooperate fully with local, state, or federal officials in any investigation related to any illegal activities conducted through County system.

3.04. In the ordinary course of its business and for legitimate reasons of management or of security, the county may, at its sole discretion and without prior notice:

- a) peruse, read, copy, reproduce, print, use, communicate, keep, move, store or destroy, in whole or in part, the information, messages, files or data located in the Internet network access system or emanating therefrom, whether or not such information, messages, files or data have been created, received or kept by the user with the help of said system;
- b) monitor, in real or deferred time, using any technical means, access to the Internet network and the use thereof by the user, whether or not the user is aware of being monitored;
- c) intercept or record any transmission, communication or work session, whether or not the user is aware such interception or recording is taking place.

Read the complete policy at <http://www.co.delaware.oh.us/hrdocuments/policies/internet.pdf>

Read all policies at <http://www.co.delaware.oh.us/index.php/policies>

Questions? Contact HR at 740/833-2120.

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>

HR CONNECTION

LEARNING AND DEVELOPMENT

Traits of an Indispensable Employee

The first trait of an indispensable employee is to take ownership. An indispensable employee takes ownership of his or her responsibilities and interactions with others. Going to your supervisor with a problem and waiting for him or her to solve it for you is not taking ownership. Taking ownership is going to your supervisor with a problem—and a recommended solution.

1. For Every Problem, Bring a Solution

Correctly Identify the Problem

- Don't jump to conclusions.
- Make sure you're addressing the true source of the problem, not merely a symptom of the problem.
- Examine types of causes:
 - Physical: Tangible items fail to work (for example, a machine on a manufacturing line breaks down).
 - Human: Someone did something wrong or didn't do something that was necessary.
- Organizational: A system, process, or policy that is used to make decisions or complete work is faulty in some way.
- Use root cause analysis tools.
 - 5 Whys Diagram: Keep asking "why?" until you get to the source.
 - Fishbone Diagram: Create a chart of all the possible causes and effects of the problem or symptom.
- Determine the scope of the problem.
 - Who is involved?
 - What is a successful outcome? How will you know if/when the problem is solved?
- How much time do you have to resolve the problem? How big a fire is it?

When you present your suggested option to your supervisor, clarify your reasons for choosing that option, your reasons for not choosing other options, and any potential negative consequences of implementing your proposed solution—nobody likes negative surprises, especially your supervisor!



Think of a problem you are facing at work. Use a root cause analysis tool to identify possible causes

Problem:	Root Cause:	Potential Solutions:

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LEARNING AND DEVELOPMENT

Take Responsibility for Outcomes and Results

Another strategy to make yourself indispensable is to take responsibility for your results and document what you've accomplished. It would be great if others always recognized your worth, but it's your responsibility to back up your value with facts, figures, data, and examples.

Why Bother?

- Keeping track of your value shows you care. Engaged employees are more valuable than indifferent employees.
- It shows you're focused on what's important to the organization.
- It quantifies the value you add.

In today's competitive workplace, it's not enough to do your job well. To be truly indispensable, you need to go above and beyond your job description.



Broaden Your Perspective: Brainstorm and do some "blue sky" thinking about what would really make you stand out in your job.

If you were the hiring manager and needed to hire an employee for your position, what traits would you look for?

Based on your answers, what are concrete steps you can take to get closer to becoming super you?

2. Go Above and Beyond

Expand Your Sphere of Influence

- Look for processes or practices that can be improved, even if they're going well right now.
- Volunteer for career-expanding responsibilities.

You've probably heard the expression 'success breeds success' and there's some truth to that. Experiencing success firsthand boosts your confidence and empowers you to try other tasks, projects, and behaviors outside your comfort zone. In addition, you can increase your confidence by learning from others—through observation, conversation, and even by seeing what NOT to do.

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3. Perform Under Pressure

Stay Calm and Cool

When you're under pressure, it's tempting to do whatever action first comes to mind. A better strategy is to ask, assess, and acknowledge. Unless you are dealing with a literal life-or-death situation, you can take a few moments to gather yourself. To stay calm under pressure, pause, take a deep breath, and clear your mind. If you need to vent, do it in a way that won't make the situation worse. Usually, this means going off by yourself or talking to someone not involved in the situation (preferably someone not at work). Act 'as if'—acting calm will often calm you down.

How to Stay Calm Under Pressure

- Set your emotions aside.
- Maintain respect and courtesy.
- If you must vent or cry (or release some other emotion), do it in a safe place.
- Act "as if."
- Breathe.
- Focus on the desired outcome.

4. Be Adaptable

Being adaptable means having the ability and the motivation to change. Beware of becoming rigid, especially if you have been in your position or at your position for a long time.

Be Receptive to Change

- Recognize the change cycle:
 - Anger
 - Denial
 - Bargaining
 - Acceptance
- Be an advocate for change.

Strategies for Dealing with Change

- Anticipate the change.
- Recognize any negative feelings you have about the change.
- Determine the source of your fear or worry.
- Write in a journal or vent to a safe (non-work) person for a limited time. Then move on!
- Reframe your feelings.
- Identify at least one positive potential result of the change.
- Focus on what's the same rather than dwelling on what's different.
- Commit to at least one positive action you can take to implement or adjust to the change (or help others do so).
- Align yourself with positive, supportive people who are change advocates and spend time with them.



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5. Be a Team Player

Be Reliable

- Consistency is key!
- Follow through on commitments.

Be a Good Communicator

- Start by being a good listener.
- Listen first, speak second.
- Suspend judgment while you listen.
- Be open to other perspectives and opinions; don't automatically argue about them.
- Then, if you disagree, debate respectfully.
- Speak up when necessary—but no whining!
- Be succinct, clear, direct, and honest.
- Offer constructive feedback.
- If you have a complaint, offer a solution—or at least offer to investigate, pursue, or brainstorm a solution.
- Be willing to receive constructive feedback. Ask for examples to determine whether it's valid and/or important.
- Keep others informed.
- Beyond sharing pertinent, task-related information, share your knowledge, expertise, and experience. Help others learn from you.



Be Engaged

- Come to meetings prepared to actively participate, discuss the topic, contribute ideas, and volunteer for assignments.
- Display an attitude of “How can I help?”
- Challenge others in a positive way.
- Address or confront without escalating or shaming.
- Example: “Julie, I noticed you haven't said anything. Do you disagree with the direction we're taking?”

Be Pleasant and Positive

- Treat every person with courtesy, respect, and empathy.
- Demonstrate a positive outlook.
- Positive thoughts produce positive results. Negative thoughts produce negative results.
- Wrong way: “That will never work.” Right way: “Let's find a way to overcome this obstacle.”
- Have a sense of humor—laugh at yourself, not others.

Begin Every Relationship with Openness

- Have positive intent.
- Collaborate.
- Offer information, energy, access, and resources.
- Add lagniappe—a little something extra.

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List three traits that make you an indispensable employee?

1. _____

2. _____

3. _____



List three traits that you would like to acquire.

1. _____

2. _____

3. _____

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Professional Development Opportunities Coming Soon

Taking Control of Conflict

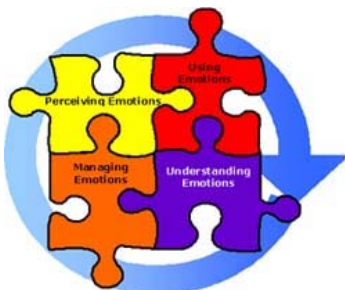
How to Resolve and Minimize Workplace Disputes

How You Will Benefit

When you think of your job, conflict probably—hopefully—isn't the first thing that comes to mind. But have you ever found yourself complaining about having to work with a colleague who is particularly stubborn or bossy? Or perhaps replaying an encounter with your supervisor that left you feeling frustrated? Most people have been involved in some form of conflict in the workplace.

In fact, a study by CPP, Inc. found that 85 percent of employees at all levels experience conflict to some degree, and that employees spend a staggering 2.8 hours per week dealing with conflict—the equivalent of \$359 billion of paid hours.

Clearly, conflict can be an obstacle to organizational success and personal job satisfaction. When two or more people work together, conflict is almost inevitable. Although you may not eliminate conflict entirely, you *can* take control of it—that is, create a positive working environment in which conflict is dealt with maturely and collaboratively. This program will show you how to do just that. By identifying the source of conflict and implementing effective resolution strategies, you'll learn how to successfully handle conflict and even prevent unnecessary conflict from occurring in the first place.



Course Objectives

When you complete this course, you will be able to:

- Identify your preferred strategy for handling conflict.
- Understand the characteristics and drawbacks of each typical approach to conflict.
- Recognize the various sources of conflict that most often occur in the workplace.
- Implement strategies for effectively resolving conflicts that stem from each source.
- Practice behaviors that minimize conflict.
- Proactively address issues before they escalate into problems.

How to Manage Your Emotional Reaction

How You Will Benefit

In a typical work day, workers encounter situations that spark a variety of emotions. There are disagreements over decisions, frustration that a boss is not taking you seriously, disappointment over not getting a promotion, or perhaps complete dissatisfaction with a job. In order to get through the day, it is important to know when and how to express emotions, and when to keep them in check. Outbursts, passive-aggressive behavior, or detachment are never responsible ways to handle emotions at work.

One step in managing emotional reactions is to work on emotional intelligence. In a Career Builder survey on emotional intelligence, 71 percent of respondents said they value emotional intelligence in an employee more than IQ. The national survey questioned more than 2600 hiring managers and human resource professionals and revealed that EI is a critical characteristic for landing a job and advancing one's career.

This course is designed to give you the tools you need to recognize your emotional triggers, control your emotional and physical responses, and handle other's emotions. As a result, you will be able to communicate more effectively with supervisors and coworkers, be able to channel negative energy into more positive and productive activities, and will promote your overall emotional intelligence.

Course Objectives

Successful completion of this course will increase your ability to:

- Recognize the messages our emotions send us at work
- Understand the trigger-perception-response cycle
- Reframe our thinking to avoid emotional outbursts
- Replace emotional outbursts with productive confrontations
- Recover from your own or another person's emotional outburst
- Employ long-term strategies to channel emotions productively

Registration information will be emailed once courses are available.

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THE OHIO ETHICS COMMISSION

E-Learning Courses

The Ohio Ethics Commission has created several e-courses to assist you in understanding the Ethics Law in a convenient and efficient manner.

- The Ohio Ethics Law and Nepotism** (This course is approximately 15 minutes in length.)

<http://dw.ohio.gov/ethics/education/elearning/Nepotism/index.html>

Public agencies are required to conduct all hiring activity in a fair, open and impartial manner. Therefore, nepotism – hiring or influencing the hiring process in favor of a family member into a public service position – is illegal. Watch this brief e-course for more information.



The courses below are approximately one hour in length and offer an overview of the entire Ethics Law. Electronic certificates of completion will be offered at the end of the e-course. Do not turn off your browser at completion of course until you have completed the Certificate of Completion page! To receive your Certificate of Completion, the courses must be viewed in one sitting and the learner must achieve a passing score of at least 70 percent on the quizzes contained throughout the courses.

- The Ohio Ethics Law: Promoting Integrity in Public Service ~New!**

<http://dw.ohio.gov/ethics/education/elearning/2015Overview/index.html>

The Commission's newest e-course! Created for 2015, this e-course challenges the learner to apply knowledge regarding the Ohio Ethics Law, including: conflicts of interest, public contracts, nepotism, post-employment and representation. Special note to attorneys: This e-course approved for 1.0 hour general CLE credit!

- The Ohio Ethics Law: Overview and Insights (Must Use Internet Explorer 9 or Later)**

<http://dw.ohio.gov/ethics/education/elearning/insights/index.html>

Unveiled in February 2014, this e-course presents new scenarios and potential conflict situations to help the learner understand and comply with the Ohio Ethics Law.

Ohio Ethics Commission Frequently Asked Questions

Can a public official or employee have a private job?

Yes, within limits. For example, the official or employee cannot have a job with anyone who is doing or seeking to do business with, regulated by, or interested in matters before the public agency he or she serves. Also, while he or she has outside employment, the official or employee cannot secure benefits for himself or his business or private employer.

Advisory Opinion No. 96-004 (<http://www.ethics.ohio.gov/advice/opinions/96-004.pdf>) and Advisory Opinion No. 2008-02 (<http://www.ethics.ohio.gov/advice/opinions/2008-02.pdf>) explain the restrictions on public officials and employees engaged in outside employment more fully.

Source: <http://www.ethics.ohio.gov/education/elearning/ecourses.shtml>

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Q. I recently attended the Policy Manual Training where the presenter discussed FMLA. As a supervisor, can a supervisor only training be provided on managing FMLA?

A. HR conducts an annual manager's training, which includes federal guidelines and internal procedures on protected leave. This training will be offered again the Summer of 2016. If you would like to coordinate a one-on-one training prior to the Summer, please contact me at 2129 or mowens@co.delaware.oh.us.

Q. I need to updated my address for my W2's. Who do I contact?

A: Complete an Employee Action Form and submit it to your supervisor. Also, don't forget to complete an OPERS address change form . Both forms may be accessed at <http://www.co.delaware.oh.us/index.php/hr-forms>

Q. I'm having a hard time catching up financially after the holidays and could use some advice, does the County offer any resources?

A: CompPysch the employee assistance resource may be able to help. Contact them by phone at 1-877-327-4452 or access online. Login information may be located at <http://www.co.delaware.oh.us/hrdocuments/benefits/EAP.pdf>

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



WELCOME TO THE NEWEST EMPLOYEES, SERVING UNDER THE BOARD OF COMMISSIONERS

Regional Sewer District

Scott Faust.....Maintenance Technician 2.....Dec 28, 2015



Human Resources Staff

- | | | |
|--|--|--------------|
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| • Cindi Blair, Insurance, Risk & Wellness Coordinator | cblair@co.delaware.oh.us | 740/833-2124 |
| • Brad Euans, Workers Compensation/FMLA/HR Coordinator | beuans@co.delaware.oh.us | 740/833-2127 |
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Wellness

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/index.php/wellness](http://www.co.delaware.oh.us/index.php/wellness)

Benefit Recap for 2016

DENTAL INSURANCE

Delaware County's dental insurance has switched to Delta Dental of Ohio. No cards are issued for dental coverage. You will simply need to inform your dental provider that your coverage has switched to Delta Dental of Ohio and they will submit your claims.

Information regarding Delta dental's "Consumer Toolkit" can be found on the following page (page 10). It is highly recommended that you set yourself up with the toolkit so that you have access to your plan information, claims and eligibility. Delta Dental of Ohio also has a free mobile app available if you would prefer to utilize your smart phone instead of a computer.

VISION INSURANCE

The County vision coverage through VSP is the same for 2016 and, as always, no cards are issued.

FLEXIBLE SPENDING PROGRAM (FSA)

If you enrolled in the Flexible Spending Program (FSA) for health care or dependent care for 2016, you should register at www.wageworks.com. When you go to the webpage, you will choose to register as an employee and complete the process. This registration will allow you to view funds throughout the year, submit claims and be kept up to date on the status of submitted claims.

MEDICAL AND PRESCRIPTION

No new cards were issued for 2016 for the medical insurance through Anthem or the prescription insurance through Express Scripts. All 2015 cards are applicable for 2016.

SUPPLEMENTAL

Please remember that if you have supplemental life insurance with Lincoln, as stated during open enrollment, the deduction structure has changed and deductions are now being taken over 24 pays per year vs. 26 pays per year. For this reason, it may appear that your premium increased when in reality, it is the same amount annually.

If you have a life policy with Lincoln and you have advanced to a new age bracket in 2015, per your policy, you will see an increase in your deduction rate in 2016.

Lastly, while no changes may be made to plan elections for 2016, please check your paystubs tomorrow to ensure that all deductions are reflecting correctly.



For your convenience, you may refer to the County website at <http://www.co.delaware.oh.us/index.php/benefits> to review your benefit information.

If you have any questions or concerns, please do not hesitate to contact me at cblair@co.delaware.oh.us or 740/833-2124.

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Wellness

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Visit us online:

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/index.php/wellness](http://www.co.delaware.oh.us/index.php/wellness)



Stay informed about your dental benefits with Consumer Toolkit®

Stay current on your dental benefits with Delta Dental's easy-to-use Consumer Toolkit. This secure online tool is designed to give you 24/7 access to important information regarding your dental benefits, including:

- Eligibility information
- Current benefits information (such as how much of your yearly benefit has been used to date, how much is still available to use, and levels of coverage for specific dental services, etc.)
- Specific claims information, including what has been approved and when it was paid

The site also allows you to sign up for electronic delivery of Explanation of Benefits (EOB) statements, print claim forms and identification cards, and browse oral health information.

All users must first register to gain access to the Consumer Toolkit. Privacy of your online benefit information is assured through highly secure encryption technology.


Get started today

To start taking advantage of this innovative tool, follow these simple steps:

1. Visit www.toolkitsonline.com.
2. Select "Consumer Toolkit" on the homepage.
3. Register as a new Toolkit user by clicking "Register here."

- NOTE: You will need the subscriber's (the person whose name is on the benefit package) member ID. The member ID is an assigned number unique to the subscriber. In most cases, the member ID is the same as the subscriber's Social Security number.

4. Complete required fields and follow the on-screen instructions.
5. Select your own username and password to access the site.

Additional help topics can be found by selecting "Help" or clicking the  at any time within the Toolkit. If you need further assistance, contact Toolkit support at (866) 356-0301.

Eligibility



Up-to-date benefit information



CTR-RC-V3

1/11 of 10K

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Health & Wellness On-Demand Training

These short (5-10 minutes) training modules include fun, interactive features, and help you build practical skills to deal with real-life challenges.



- Connecting Mind and Body for Healthy Living:** Physical things you do with your body can affect the way you feel mentally. Thoughts going through your mind can affect the way you feel physically. In this module, you'll learn ways to harness this mind-body connection to improve many aspects of your life.
- Emotional Eating: The Connection Between Mood and Food:** Emotional eating is eating when you are not physically hungry. That sounds simple enough, but in reality, it is a challenging problem to overcome. Access the training to learn more about what causes emotional eating, and pick up tools to help you get control of it.
- From Smoker to Smoke Free:** This training is designed to help smokers quit cigarettes and stay quit for good. The training provides an overview of the 5 basic steps of quitting:
- Laughter, Humor & Play To Reduce Stress & Solve Problems:** You don't have to be a professional comedian to use humor to lower stress levels. This training offers practical ways to incorporate humor and play into everyday situations.
- Learning To Relax:** The training will allow you to learn and experience several simple relaxation tools such as progressive muscle relaxation, abdominal relaxation, breathing and visualization.
- Managing Emotions In The Workplace:** Emotions play important functions in life, but if they're not managed well, they can lead to impulsive behavior that you'll regret later. This training offers tips to help you stay in control during emotionally-charged situations.
- Stress - A Way of Life or Fact of Life?:** Stress affects everybody, but the effects don't have to be damaging. A certain amount of stress is actually a good thing. This training will describe coping techniques that will help you harness the positive effects of stress without letting the health and other negative consequences interfere with your happiness.
- Time Management Tools & Principles:** Time is a constant. No matter how hard we try, we'll never be able to add a 25th hour to our day. The key, then, is to get control of the 24 hours we do have. This training will describe prioritization and other techniques to help you make the most of your time.

<https://www.guidanceresources.com/groWeb/s/webinarArchive.xhtml?conversationContext=1>

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Health & Wellness

The Delaware General Health District is coordinating a **Weight Watchers at Work** Program for their employees and have extended the invitation to Delaware County employees. **Meetings will be held at the Delaware General Health District at 1-3 W. Winter St., Delaware OH 43015 on Fridays from 12:00 p.m. - 12:45 p.m.**

The program is dependent upon participation. Weight Watchers requires twenty participants in order to bring the program on site. The Health District currently has ten employees committed to the program.

If you are interested in participating in this seventeen week program at the discounted price, please email Amy Whitney directly at awhitney@delawarehealth.org as soon as possible.

The deadline date is January 19, 2016.

A promotional graphic for the Weight Watchers 'Kickstart' program. The background is a vibrant green. On the left, there is a collage of six small images: a woman on a bicycle, a hand holding a small round object, a strawberry, a plate of green beans, three smiling women, and a woman on a beach. The text 'weightwatchers' is at the top in white. Below it, 'Kickstart' is written in a large, white, cursive font. Underneath that, 'the New Year and take weight loss beyond the scale!' is written in blue. A central orange circle contains the text 'That's over 3 weeks' in white. At the bottom, 'absolutely free!' is written in a white, cursive font. On the right side, there is a block of text: 'With Weight Watchers® new Beyond the Scale program, there's never been a better time to get healthier. Between January 11-29, when you get a 17-week At Work Meeting Series* started, you can save 20%!'

Our new program makes healthy eating easier, helps you move more, and teaches skills to unlock inner strength to see success beyond just that number on the scale. *Join today!*

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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

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Winter Safety: Tips to Avoid Slips and Falls

Getting through the winter season without suffering a slip, trip or fall is not a difficult feat with the right preparation and presence of mind. Just remember that safety should always be the top priority in every season, all the time.

- 1) Check your footwear. Examine your shoes and boots. How's the traction? Better traction can help keep you more stable on icy surfaces.
- 2) Keep a shovel and salt in your house. The reason you have a shovel and salt is so you don't have to walk on a slippery sidewalk. Having them in the garage defeats the purpose.
- 3) Check the railings. If you have railings leading up to your front door, check to see if they're sturdy. Would they support you if you slipped?
- 4) Bring a cell phone when you leave the house. If you fall, it can sometimes be hard to get up. Carrying a cell phone whenever you go out can bring peace of mind.
- 5) Slow down. Allow extra time if it's slippery out. Keep in mind that being a little late is better than rushing and causing a fall.
- 6) Strengthen your legs. Strong leg muscles can help you steady yourself if you slip. And if you do fall, they make it a lot easier to get back up. You should exercise your legs regularly to keep them strong. Try walking up and down your stairs repeatedly or doing a set of 10 squats out of a chair a couple of times per week.
- 7) Bring out those hands! Think twice before walking outside with your hands in your pockets. Why? Keeping your hands in your pockets increases the risk of you falling or completely losing your balance in case you slip while walking on ice or snow.
- 8) Be prepared for black-ice formation after melting occurs.
- 9) Avoid carrying items. Keep hands empty so arms are free to move for stabilization. Use backpacks if possible.
- 10) Be prepared to fall and try to avoid using your arms to break your fall. If you fall backward, make a conscious effort to tuck your chin so your head doesn't strike the ground with a full force.
- 11) When entering a building, remove as much snow and water from your boots as you can. Take notice that floors and stairs may be wet and slippery--walk carefully.
- 12) Use special care when entering and exiting vehicles--use the vehicle for support
- 13) Layer clothing preserves body heat.
- 14) Wear a hat. Up to 40 per cent of body heat loss can occur through the head.
- 15) Wear gloves or mittens.
- 16) Wear a scarf to protect your chin, lips, and cheeks.
- 17) Protect exposed skin with sunscreen and lip balm, SPF of 15 or more.



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

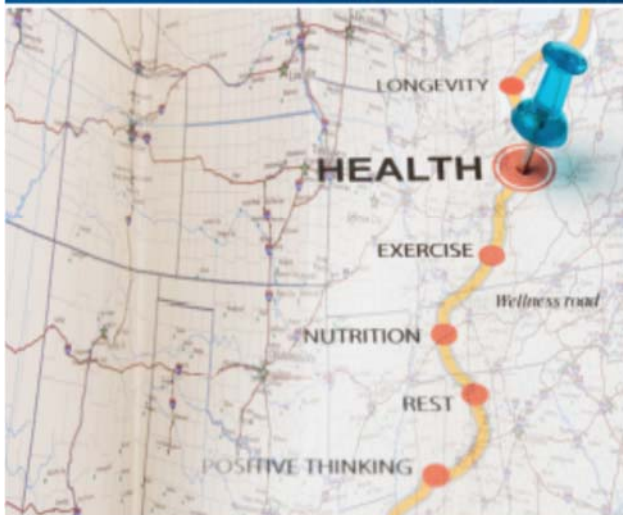
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HR CONNECTION

Serving Employees of the Board of Commissioners

January 15, 2016

Map out your retirement pension income and health care



Learn	Plan	Act
<p>Learn: Health care program changes may impact you. Know what you need to qualify for health care. OPERS provides retirement information online, in seminars and with publications—all available to members.</p>	<p>Plan: Make strategic choices. Use the OPERS-provided retirement planner (online), the health care calculator (online), access counseling and checklists before you make important retirement decisions.</p>	<p>Act: Decision made? Take action. Remember, some applications for pension benefits take longer than others and you'll need specific documents.</p>

Go online or call OPERS to LEARN what you need, PLAN to find your documents so that you can ACT on retirement when you know it's the right time for you.



www.opers.org • 1-800-222-PERS (7377)

OPERS Tidbits

Additional Ways to Save

Did You Know...?

- 33% of Americans worry they won't have enough for basic living expenses in retirement.
- To maintain your current lifestyle in retirement, you'll need at least 65% of your current income.
- Most pensions were not designed to replace 100% of working income.

Traditional Pension Plan Participants and Money Purchase Plan Contributors

The Additional Annuity Program

One option is the Additional Annuity Program, which is designed to supplement your retirement income. It provides an additional opportunity to invest money specifically for supplementing pension benefits. The program is an account, independent of your OPERS contributions, that allows you to deposit funds while you are a member of OPERS.

View More: <https://www.opers.org/members/saving/annuity.shtml>

Member-Directed and Combined Plan Participants

Voluntary Deposits

There is an additional opportunity to add to your income at retirement by making a rollover from another qualified plan or by making voluntary, after-tax contributions to your individual defined contribution account. This money is invested using the same investment election percentages you have on file for the allocation of your other ongoing contributions.

View More: <https://www.opers.org/members/saving/deposits.shtml>

Source: www.opers.org

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740/833-2120 • 740/833-2119 (Fax)

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

Top 5 Reasons Why You Should Enroll

County Commissioners Association of Ohio 457 Deferred Compensation Plan



Making your dreams a reality.

5. An Established Provider

Empower Retirement is the second largest retirement plan record keeper,¹ serves more than 7 million participant accounts and administers more than \$400 billion in assets.² Empower is rooted in tradition and has been providing financial services in the United States since 1907.

4. Strong Investment Lineup

Your Plan offers you a wide range of diversified and cost-effective investment choices combined with the ease of dealing with a single provider— Empower Retirement. In addition, there are no fees to transfer or rebalance within your retirement Plan.³

3. Powerful Retirement Planning Tools

Empower offers a suite of advisory services that can help you put together an individualized retirement plan based on your unique situation. You will also have one website and toll-free number that you can use to access all of your account information, 24/7.⁴ In addition, the following online resources provide the convenience of retirement education anytime you choose:

- **Retirement Income Control Panel** – With this powerful online tool, provided by Advised Assets Group, LLC (AAG), a federally registered investment adviser, you can see how well your current saving and investing activity is preparing you for retirement.⁵

- **eLearning Seminars** – You can view on-demand seminars covering a variety of important retirement education topics and investing principles.
- **Virtual Classroom** – You have access to a series of in-depth courses on investment, financial and retirement planning that include a downloadable workbook and interactive tools.
- **Retiree Crossroads** – This is a dynamic Web-based resource for participants nearing or in retirement— because retirement planning doesn't end at retirement.

2. Tax-Deferred Investing

When you contribute to your employer-sponsored retirement Plan, you can take advantage of tax-deferred investing. Taxes are deferred on contributions to your Plan and any potential earnings on those contributions until retirement.

1. Ease of Contributing

Contributions are deducted automatically from your paycheck and invested in your retirement savings Plan account. You don't have to remember to send a check every month or transfer your money from one account to another. Enrolling in your Plan offers an easy way to start saving for all your retirement dreams.

For more information, call (800) 284-0444
or visit www.ccao457.com.⁴

1. Source: Spectrem Group. Ranking in terms of participant accounts and is inclusive of all Empower Retirement recordkeeping business as of 8/31/14, including participants acquired through the JP Morgan acquisition.

2. Data as of 12/31/2014. Information refers to all retirement business of Great-West Life & Annuity Insurance Company and its subsidiaries.

3. Each investment option has its own operating expenses. Funds may impose redemption fees and/or transfer restrictions if assets are held for less than the published holding period. For more information, see the fund's prospectus and/or disclosure documents.

4. Access to the voice response system and/or any website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.

5. The Retirement Income Control Panel is an educational tool that provides hypothetical information for illustrative purposes only. It is not intended to provide financial planning or investment advice. The Retirement Income Control

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Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers.

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Empower Retirement refers to the products and services offered in the retirement markets by Great-West Life & Annuity Insurance Company (GWL&A), Corporate Headquarters: Greenwood Village, CO; Great-West Life & Annuity Insurance Company of New York, Home Office: White Plains, NY; and their subsidiaries and affiliates. The trademarks, logos, service marks, and design elements used are owned by their respective owners and are used by permission. ©2015 Great-West Life & Annuity Insurance Company. All rights reserved. Form# F3033 (02/2015) PT 216256

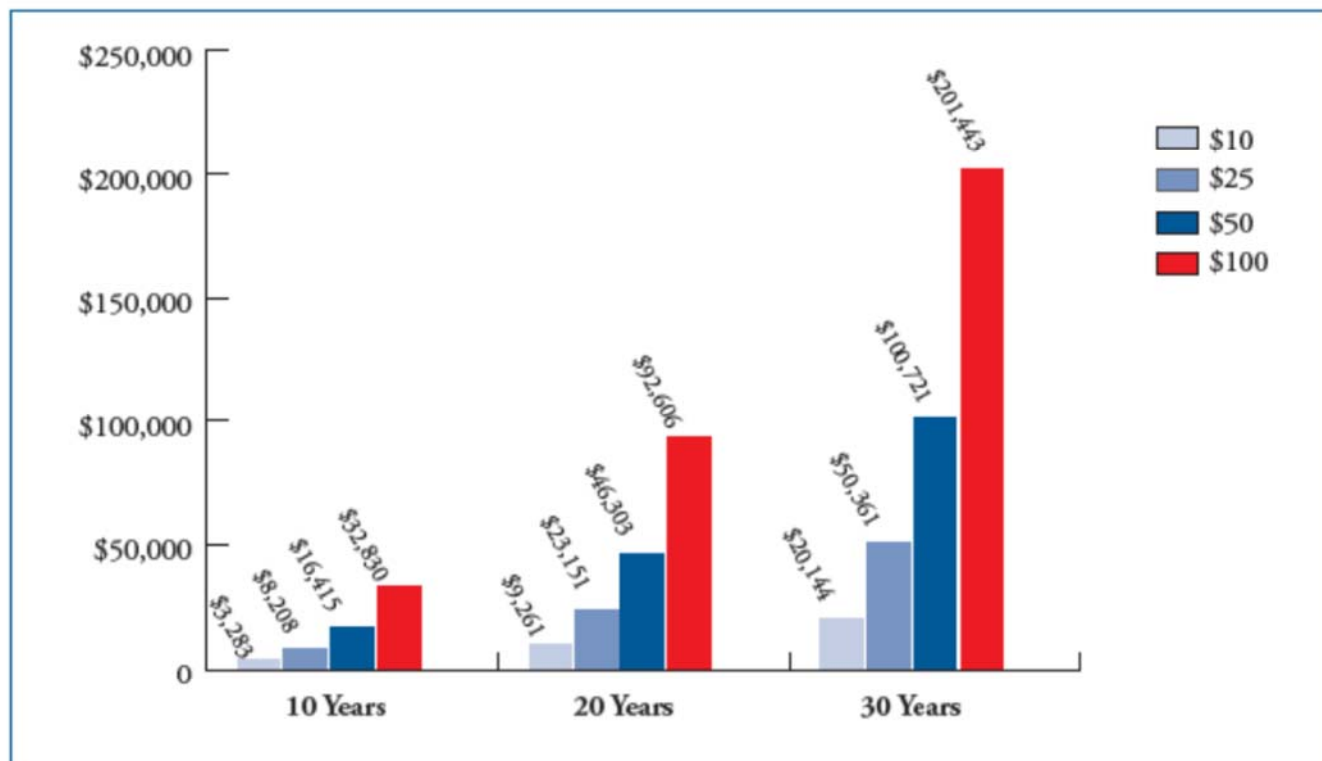
Boost Your Retirement Savings

County Commissioners Association of Ohio 457 Deferred Compensation Plan



Making your dreams a reality.

Increasing your contributions by just a few dollars a paycheck can make a big difference. The chart below illustrates contribution amounts in various increments and how they accumulate over time.



FOR ILLUSTRATIVE PURPOSES ONLY. This is a hypothetical illustration to show the value of an increase in contributions. This hypothetical illustration is not intended as a projection or prediction of future investment results, nor is it intended as financial planning or investment advice. It assumes a 6% average annual rate of return, 24 pay periods, and reinvestment of earnings with no withdrawals. Rates of return may vary. This illustration does not include any charges, expenses or fees that may be associated with your Plan. The tax-deferred accumulations shown above would be reduced if these fees had been deducted.

For more information, visit www.ccao457.com
or call (800) 284-0444.¹

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OHIO DEFERRED COMPENSATION

OHIO PUBLIC EMPLOYEES DEFERRED COMPENSATION PROGRAM

Ohio Deferred Compensation

SMarT Plan Enrollment

Reaching your investing goal doesn't have to be such a stretch.

When you enroll in SMarT, deferrals to your 457 account will automatically increase each year by the amount you choose to help you reach your individual investing goal. **That's just plain smart.**

NO SMarT vs. \$10 SMarT on a current balance of \$0 with 5% compounding interest over 30 years.



These are hypothetical compounding examples and are not intended to predict or project the investment results of any specific investment. Investment return is not guaranteed and will vary depending on your investments and market experience.

📞 877-644-6457

🌐 Ohio457.org



**Try the SMarT Plan today!
Enroll on the back.**

Investing involves risk, including possible loss of principal. Account Executives are Registered Representatives of Nationwide Investment Services Corporation, member FINRA.



Would you like to invest more for your retirement? Here's an easy solution!

How does SMarT work?

By enrolling in the SMarT Plan, your pre-tax payroll deferral amount will automatically increase each year by the amount you specify (not to exceed the annual limit allowed by law).

What if I sign up, but later change my mind?

No problem! You can always change your SMarT increase amount or reset to your regular deferral amount by contacting the Program. You can re-enroll in SMarT later if you choose.

Questions?

If you have questions about the SMarT Plan, please contact the Program's Service Center at **877-644-6457**.

Fax to: **614-222-9457**

Mail to: **Ohio Deferred Compensation
257 East Town Street, Suite 457
Columbus, Ohio 43215-4626**

Visit Ohio457.org to use the planning calculators.



SMarT Plan Enrollment Form

YES! I want to enroll in the SMarT Plan and automatically increase my pre-tax payroll deferral amount each year by

\$20 or \$ _____ per pay period on the first pay date of _____ Month _____ Year

The increase will be invested in the same manner as your investment allocation at the time of the increase.

Printed Name _____ Last four digits of Social Security number _____

Employer Name _____

Signature (Required) _____ Date _____