



# DeSoto County Board of County Commissioners

## **BENEFIT OVERVIEW –Exempt**

**Pension/Investment Plan:** Defined Pension and Contributions Retirement plan for full and part time employees, if eligible. Individual currently contributes 3% of their gross wages toward the retirement benefit and the County contributes the remainder depending on the Class assigned. For more details contact the Human Resources Department or go to <http://www.myfrs.com/>.

**Health Insurance:** The County provides a health insurance plan to employees with UnitedHealthcare effective on the first day of the month after 30 days following your date of employment. The employees’ premium is paid 100% by the County and 50% of the premium is subsidized for Spouse, Children or Family coverage. This plan has an office visit co-payment of \$25 per visit to primary care physicians and \$50 for specialists in-network. The plan calendar year deductible is \$1,000 per individual and \$2,000 per family in-network. The out of pocket maximum in-network per plan year is \$3,000 per individual and \$6,000 per family. See plan descriptions for further details go to <http://www.desotobocc.com> under the Human Resources tab then select “Benefits”.

**Life Insurance:** Employees are provided life insurance policy of(1x) one times their annual salary at no cost. The policy pays double in the event of accidental death or dismemberment.

**Paid Holidays:** There are usually 13 paid holidays per year. Eligibility is from first day of employment.

**Annual and Sick Leave:** Leave accrues as follows: Annual

<b>Annual Leave:</b>	1 year (through 12 months)	7 days (56 hours)
	2 – 5 years	10 days (80 hours)
	6-10 years	15 days (120 hours)
	11 years and over	20 days (160 hours)

Individuals can accrue a maximum of 240 hours; anything over the maximum will be forfeited September.30 each year.

**Sick Leave:** 40 hour per week Employees 104 hours with no maximum accrual limit.

**Optional Benefits:** We have numerous vendors that offer products which you may choose and pay for:

**A. Deferred Compensation:** This plan allows you to deduct money from your check pretax and place it into a retirement investment account. This is an IRS Section 457 plan and is offered by different vendors.

**B. Cafeteria Plan:** This plan allows you to deduct certain insurance premiums and reimbursable medical from your pre-tax pay. This reduces your taxable income. Participation requirement is by fiscal year.

**C. Dental Plan:** This plan allows employees to select either a High or a Low dental care plan. Employees have the option to purchase either plan which provides basic and major coverage for them or eligible family members. The Low plan provides a \$1,000 benefit and the High plan provides a \$1,500 benefit per individual per year. For further details go to <http://desotobocc.com> then under the Human Resources tab then select “Benefits”.

**D. Cancer & Intensive Care Insurance:** Provides a benefit that is over and above the County’s own health insurance plan.

**E. Voluntary Life Insurance Plan:** Coverage amounts and types vary as offered by different vendors.

**F. Vision Care Benefits:** Provides an additional benefit that is over and above what is available through the County’s health insurance plan.

If you are hired by the County, you will receive information about the benefits above. The County continually reviews its benefits package so the specifics of each benefit are subject to change without notice.