

## **SECTION 14**

### **EMPLOYEE BENEFITS AND SERVICES**

The County provides a comprehensive group health program for regular, full-time employees. Further details can be found in the booklet “Benefits Guide,” which employees receive during their Orientation with the Human Resources and Risk Management Department. The following are brief summaries of these programs:

#### **A. Group Health Plan**

Jefferson County offers medical, prescription drug, and dental coverage through the Southeast Texas Government Employee Benefits Pool to all regular, full-time employees and their eligible dependents. The County pays 100% of the employee medical and basic dental premiums. You and the County share the cost of any dependent premiums.

#### **B. State Unemployment Insurance**

This program is funded entirely by employers in the state. Unemployment insurance provides weekly benefits to employees who become unemployed through no fault of their own or circumstances described in the law.

#### **C. Basic Life Insurance**

Jefferson County provides basic life insurance for all regular, full-time employees with a coverage amount of one times your annual benefit base salary at no cost.

#### **D. Accidental Death and Dismemberment Insurance (AD&D)**

Jefferson County provides AD&D for all regular, full-time employees with a coverage amount of one times your annual benefit base salary at no cost.

#### **E. Supplemental Life Insurance**

Additional, portable group-term coverage is available. You pay for the cost of this coverage at group rates on an after-tax basis.

#### **F. Spouse Life Insurance and Dependent Children Life Insurance**

Coverage for your eligible family members is also available. You contribute to the cost of coverage at group rates on an after-tax basis.

#### **G. Workers’ Compensation**

The County provides workers’ compensation coverage for all employees including; full-time, part-time and temporary, for any job-related injury, illness or occupational disease. Employees are required to immediately report any injury, (regardless of severity) infectious disease exposure, or suspected occupational disease to a supervisor (See Section 10.5).

## **H. 457 Deferred Compensation/Roth IRAs**

Deferred compensation - contributions and earnings are tax deferred. In addition to the TCDRS Retirement Plan, all full-time employees may also choose to set up a separate, supplemental account earmarked for retirement. Much like the TCDRS Retirement Plan, you have the option to defer paying taxes on the amounts you contribute – as well as any earnings on those amounts – until you receive an account distribution. This is a voluntary plan, funded entirely by your contributions.

Roth IRA contributions – you can contribute if you have taxable compensation and your modified AGI is within certain limitations.

With careful thought and proper financial planning you can build a retirement account that will provide you with some options during those years following your retirement or separation from public service.

Contact your Nationwide Retirement Specialist ([www.nrsforu.com](http://www.nrsforu.com)) (1-877-677-3678) for additional information on Deferred Compensation and Roth IRAs.

## **I. Section 125/Flexible Spending Account**

Flexible Spending Accounts (FSA) offers you ways to increase the amount of money you take home each pay period by paying for eligible expenses with monies taken before taxes are calculated. Three ways to save through Section 125:

1. **Health Care Account** – for eligible out of pocket health care expenses.
2. **Dependent Care Account** – for dependent care expenses incurred so that you or your spouse can work or look for work on a full-time basis.
3. **Dependent Premiums** – for dependent health care deductions withheld from your paycheck. These are automatically withheld before taxes.

The Section 125/Flexible Spending Accounts are optional programs available to full-time employees.

## **J. Long-Term Disability Insurance (LTD)**

The optional voluntary LTD insurance protects your most important asset – your income. If, while insured, you become disabled and continue to be disabled past the waiting period, you will receive up to 60% of your basic monthly earnings. This optional coverage is fully paid by you. Premiums deducted for LTD will be on an after-tax basis, so that any disability benefits you receive attributable to your premium contribution will not be subject to taxation.

## **K. Employee Assistance Program (EAP)**

The County will provide all regular, full-time employees and their eligible family members with confidential, professional assessment and referral for assistance in resolving or accessing treatment for addiction to, dependence on, or problems with alcohol or drugs, or other personal problems such as marital, family, children, financial/legal, grief, anxiety, depression, stress or any other

personal/emotional problems. Confidential assessment and referral services will be provided without cost to the employee or family member.

When documented job impairment has been observed and identified, a supervisor may recommend participation in the EAP. Any action taken by the supervisor, however, will be based on job performance. Supervisor referrals to the EAP will include employee's release of information consent form to be returned to the County supervisor by the EAP. Refusal to participate in, or failure to complete the EAP-directed program will be documented. Should job performance not improve after a reasonable amount of time, the employee is subject to progressive corrective action up to and including termination of employment.

Self-referral by employees or eligible family members is strongly encouraged. The earlier a problem is addressed, the easier it is to deal with and the higher the success rate. While the referral in itself does not preclude the County's use of corrective actions, participation in an EAP-directed program may enable the supervisor to allow time for completion of such program before initiating or determining additional corrective action.

EAP-related activities, such as referral appointments, will be treated on the same basis as other personal business or health matters with regards to use of leave time.

Information regarding the County's current EAP provider is available through the Human Resources and Risk Management webpages or by contacting the Human Resources (409-839-2391) or Risk Management (409-835-8672) offices.