

Summary of Benefits 2025



Benefits at a glance

- Medical – United Healthcare
- Prescription – CVS Caremark
- Vision – United Healthcare
- Dental – Delta Dental
- Flexible spending account
- Group life insurance
- Long term disability
- Supplemental benefits
- Paid leave & holidays
- Flex-time
- Longevity pay
- OPERS retirement plan
- Ohio Deferred Compensation
- Educational assistance
- Wellness programming
- And more!

Questions?

This summary of benefits provides a brief overview of these benefits. Please contact the Human Resources department for more specific and detailed information.



HR4U@opers.org

Group Health Insurance

Currently, employee contributions are 15% of the premium cost and are subject to change annually. Contributions are deducted before taxes from each bi-weekly paycheck. Employees who elect this package will have the following coverage:

Medical Plan	Cost per pay
Single	\$38.73
Single + 1	\$76.69
Family	\$102.64
Household Tobacco-use Surcharge	\$15.00

Medical Plan

United Healthcare Choice Plus: This PPO offers coverage based upon whether or not you chose a network physician and/or provider.

In-Network Benefits

Primary care visit (injury or illness)	\$25 copay per visit
Virtual visit	\$15 copay per visit
Specialist visit	\$35 copay per visit
Urgent care visit	\$30 copay per visit
ER visit	\$150 (waived if admitted) \$300 indiv. / \$600 family deductible
Diagnostic test	20% co-insurance after deductible
Inpatient & some outpatient services	20% co-insurance after deductible \$2,500 single \$5,000 family
Out-of-pocket max.	

Out-of-Network Benefits

	\$600 indiv. / \$1,200 family deductible
All covered services	40% co-insurance after deductible \$3,750 single \$7,500 family
Out-of-pocket max.	

Prescription Drug Plan

CVS Caremark: Copays for brand drugs are 35%-50%, with a \$50 deductible per person, per year. Generic drugs have a flat fee of \$8 for a 30-day retail supply or \$16 for a 90-day supply via home delivery, and are not subject to the deductible.

Dental Insurance

Delta Dental: This PPO provides access to two of the nation's largest networks of participating dentists: Delta Dental PPO and Delta Dental Premier Network.

In-Network Benefits

Diagnostic and preventive services	100%
Basic and major dental services	80%
Orthodontia	50% up to \$2,000 After \$50 deductible

Dental plan	Cost per pay
Single	\$3.48
Single + 1	\$6.11
Family	\$9.79

Paid by payroll deduction

Vision Insurance

United Healthcare: The vision plan provides you and your covered dependents with vision care services, such as eye exams, eyeglasses and contact lenses.

In-Network Benefits

Examination	100%
Frames	100% up to \$130 retail
Lenses	100%
Contacts and fitting	100% up to \$240 retail

Vision plan	Cost per pay
Single	\$1.00
Single + 1	\$1.75
Family	\$2.80

Paid by payroll deduction

Other Insurance

Premiums for this coverage are paid by OPERS

Group Life: OPERS provides both term life and accidental death and dismemberment insurance at an amount equal to two times an employee's salary up to \$300,000. In addition, employees traveling on OPERS business are covered by a \$100,000 travel accident policy.

Long Term Disability: This plan provides some salary replacement in the event of serious illness or injury. The maximum benefit is 60% of basic monthly earnings.



When do my benefits go into effect?

The effective date of most OPERS insurance plans is the first of the month following the month in which you start working with us.

Supplemental Benefits

Employees may elect to supplement the coverage provided with the following insurance options: Term life (additional coverage), short term disability, and critical illness.

OPERS Retirement Plan

OPERS employees do not contribute to social security, instead they pay into the Ohio Public Employees Retirement System. Contributions to the system through payroll deduction on a pre-tax basis are required. The current rate of contribution is 10% of your earnable salary. In turn, OPERS is required to contribute 14% of reportable payroll into the system.

Leave

Annual: Full-time employees accrue annual leave each pay period, beginning with the first full period worked. Part-time employees receive a prorated amount. Accrual is limited to 3 times the annual amount.

Sick: Full-time employees accrue four hours of sick leave each pay period (104 hours per year / 13 days). Part-time employees receive a prorated amount.

Personal: Employees are given 24 hours of personal leave time on an annual basis. New employees receive a prorated amount.

Annual Leave Accruals

Years service	Hours per pay period	Total accrued leave/year
<5	4	104 hours
5	5	130 hours
10	6	156 hours
15	7	182 hours
20	8	208 hours

Additional Benefits

Savings Programs

Ohio Deferred Compensation: A deferred income program intended for employees to accumulate funds that will supplement their retirement income. OPERS currently matches employee contributions up to \$390 per year. For more information visit www.ohio457.org.

College Advantage: This 529 plan provides a tax-advantaged college savings option. Automatic payroll deduction is available for those who are enrolled.

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Savings Programs

Dependent care flexible spending account: Employees may choose a DCFSA to reimburse themselves for employment-related day care or babysitting expenses on a tax-free basis. Maximum contribution varies by filing status.

Medical flexible spending account: Employees may contribute up to \$3,300 annually through pre-tax contributions for qualified medical expenses. Any unused funds are forfeited after the reimbursement time period.

Educational Assistance

After 12 months of employment, associates are eligible for an educational assistance benefit up to \$5,250 per year. The program provides payment or reimbursement of educational expenses that mutually benefit the employee and OPERS.

Hours and Compensation

Longevity pay: Employees are paid \$100 annually, if they have completed at least one year of service by payout time. Employees are awarded an additional \$25 per year after five years, and \$75 for 25 years and over.

Payroll direct deposit: Paychecks are deposited bi-weekly.

Holidays: OPERS observes the following holidays:

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|------------------------------|--------------------------|
| • New Year's Day | • Labor Day |
| • Martin Luther King Jr. Day | • Columbus Day |
| • Presidents Day | • Veteran's Day |
| • Memorial Day | • Thanksgiving Day |
| • Juneteenth | • Day after Thanksgiving |
| • Independence Day | • Christmas Day |

Flex time: As a regular full-time associate, you must work 40 hours, typically an eight-hour day and five-day workweek (Monday through Friday), unless a business need requires a different schedule. OPERS supports flexible work arrangements to achieve a highly productive work environment. Flexible work arrangements may include remote work, flextime, a compressed workweek, or a reduced workweek (part-time).

OPERS reserves the right to change or end its benefit plans or programs at any time. This is a summary of the plans or policies or a description of their key features or details. In case of any conflict or question, the official plan documents or applicable policies, as amended from time to time, will govern.

Benefits at the office

Business casual dress

Most employees may dress in "smart business casual" on a daily basis. This is considered normal business casual with the addition of jeans (no rips, tears, or shreds).

Parking

OPERS provides free on-site parking in our attached garage.

Cafeteria

The cafeteria is available to all employees. Hot breakfast and lunch is served during specified hours. Additionally, refrigerators and microwaves are available on most floors for those who wish to bring their lunch.

Exercise facility

The fitness center provides cardio and strength training equipment, a studio classroom and locker rooms with showers. It is available to employees seven days a week from 5 a.m. to 10 p.m. for \$10 per month via payroll deduction.

Wellness program

The Healthy Steps program offers incentives for participation and healthy results. Activities include: on-site fitness classes, biometric screenings, and lunch & learns. Incentives may include discounted insurance premiums.

(Revised December 2024)