

# HOWARD COUNTY BENEFITS SUMMARY FULL TIME EMPLOYEES

The following is a summary of the benefits available to Howard County employees who hold full-time benefit-eligible positions. Employees in positions covered by a bargaining agreement should consult their union contract for other specific benefits. Additional details are also available in the Employee Manual and in summary plan descriptions which are available in the Office of Human Resources.

## **FLEXIBLE BENEFITS PLAN**

Under the County's flexible benefits plan called CountyFlex, employees may elect to enroll in medical insurance plans, dental insurance plans, optional life insurance, dependent life insurance, and healthcare and dependent care flexible spending accounts. Employee contributions to these benefits are made on a pre-tax basis. Information concerning enrollment options, plan rates and a benefits comparison chart are posted on the Howard County benefits website at [benefits.howardcountymd.gov](http://benefits.howardcountymd.gov). Click on "employee benefits information" under the "In This Section" link.

## **GROUP TERM LIFE INSURANCE**

Employees receive a group term life insurance benefit equal to 2 times their annual salary at no cost. Accidental death and dismemberment coverage is included. The County pays the entire cost for this benefit. Employees may purchase additional coverage under the CountyFlex benefits plan.

## **PAID LEAVE BENEFITS**

Annual and Disability Leaves are accrued over 24 pay periods each year. Personal leave is credited on January 1<sup>st</sup> each year. Use of Annual, Disability and/or Personal Leave requires supervisory approval.

**Annual leave:** During the first 5 years of employment, employees accrue the equivalent of 13 days per year. From years 6 through 10, the accrual is the equivalent of 16 days per year. From years 11 through 20, the accrual is the equivalent of 19 days per year. From year 21 on, the accrual is the equivalent of 21 days per year. Annual leave may not be used during the first 6 months of employment. A maximum of 40 days may be carried over from one fiscal year to the next.

**Disability leave:** Employees accrue the equivalent of 1 day per month (12 days per year). There is no maximum accrual. This leave may be used for the disabling illness/injury of the employee, spouse or minor child or for a serious medical condition approved under F.M.L.A.

**Personal leave:** Employees receive 6 personal leave days each calendar year to be taken during the calendar year. Employees hired after April 30<sup>th</sup> receive 4 days of personal leave that year; those hired after August 31<sup>st</sup> receive 2 days; and those hired after November 30<sup>th</sup> receive no personal leave for that year. Personal leave may not be carried over.

**Holidays:** Employees are paid for 13 holidays.

<b>New Year's Day</b>	<b>Memorial Day</b>	<b>Indigenous People's Day</b>	<b>Christmas Day</b>
<b>Martin Luther King Day</b>	<b>Juneteenth</b>	<b>Veterans Day</b>	
<b>President's Day</b>	<b>July 4th</b>	<b>Thanksgiving</b>	
<b>Good Friday</b>	<b>Labor Day</b>	<b>Day after Thanksgiving</b>	

**Other paid leave:** Other paid leave will be granted for approved jury duty, military leave, bereavement leave and official leave. Unpaid leave will be granted in accordance with the Family and Medical Leave Act.

### **RETIREMENT PLAN**

Howard County sponsors a defined benefit retirement plan for its employees. Participation in the retirement plan is mandatory. Employees are required to make contributions to the plan, which are taken on a pre-tax basis. Contribution rates are dependent upon the plan in which the employee participates (the general plan, or police and fire employees plan). The County contributes an additional percentage sufficient to ensure that each plan is adequately funded. Complete details are available in the summary plan descriptions which are available from the Office of Human Resources.

### **SOCIAL SECURITY**

Participation is mandatory. Employees contribute at the current established rate.

### **457(b) DEFERRED COMPENSATION PLAN**

Employees are eligible to participate in an IRS 457(b) deferred compensation program. This plan allows employees to defer a portion of their income on a pre-tax basis. Contributions are invested at the employee's direction on a tax deferred basis. Go to: [www.howard457.com](http://www.howard457.com) for more information and to join.

### **EMPLOYEE ASSISTANCE PROGRAM**

Employees experiencing problems that affect their personal lives and job performance may take advantage of confidential assessment and referral services.

### **EDUCATIONAL ASSISTANCE**

Employees may apply for reimbursement for tuition costs after completion of 6 months of employment. Prior course approval is required. The maximum annual reimbursement is \$1500.

### **LONG TERM DISABILITY BENEFITS**

Employees who have completed 6 months of service are automatically enrolled in the LTD plan. After 6 months of disability, employees may receive 60% of base monthly pay up to plan limits. The County pays the entire cost of this benefit.

### **DISABILITY LEAVE BANK**

Employees have established a Disability Leave Bank to which employees may donate disability leave in order to be eligible to receive salary and benefit protection when they are absent due to a serious disabling illness or injury and have exhausted all accrued leave. Employees are eligible to join the Bank after having completed 1 year of employment. Administration of the Bank, including the review and approval of claims for grants of time, is handled in accordance with the Bank's Rules and Regulations which are available in the Office of Human Resources.

### **VOLUNTARY BENEFIT OPTIONS**

Employees may elect to enroll in long term care insurance, critical illness insurance, short term disability income protection, universal life insurance, discounted auto/homeowner's insurance programs, and pre-paid group legal plan.

### **CREDIT UNION**

Employees may participate in the Tower Federal Credit Union through payroll deductions. Loans are also available to qualified applicants. A Tower ATM machine is located in the lobby of the Police Headquarters building in the County Office Complex in Ellicott City. Membership applications are available by calling Tower Federal at 301-497-7000. Additional information may be found at [www.towerfcu.org](http://www.towerfcu.org).

**HOWARD COUNTY IS AN EQUAL OPPORTUNITY EMPLOYER  
COMMITTED TO WORKFORCE DIVERSITY**

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