



- Medical Insurance** – All employees regularly scheduled to work 30 hours or more per week are eligible for medical insurance coverage. Coverage is effective the first of the month following the date of hire. The Housing Authority offers two plans with Humana. The medical benefits are the same with each plan, however, the networks are different. The NPOS option is a national network that will include all the local hospitals in the Greater Cincinnati Area. The HMO network options include St. Elizabeth, Good Samaritan, Bethesda, and Cincinnati Children's.

Contributions Per Pay Period				
	Employee	Employee + Spouse	Employee + Child(ren)	Family
NPOS Plan	\$56.87	\$182.71	\$169.01	\$260.36
HMO Plan	\$47.42	\$153.46	\$141.95	\$218.68

Pharmacy Structure				
Tier 1	Tier 2	Tier 3	Tier 4	Tier 5
\$5 Copay	\$15 Copay	\$75 Copay	\$150 Copay	\$500 Copay *

*A \$450 copay through Humana Specialty Pharmacy

- Dental Insurance** – The dental plan covers preventive services at 100% without a deductible or copayment. Other dental services are covered at varying percentages. Coverage is effective the first of the month following date of hire.

Contributions Per Pay Period				
Dental Plan Contributions	Employee	Employee + Spouse	Employee + Child(ren)	Family
	\$1.30	\$2.60	\$9.21	\$12.65

- Vision Insurance** - Employees may elect vision insurance, which provides coverage for eye exams, eyeglasses (lenses and frames), and contact lenses at participating providers.

Contributions Per Pay Period				
Vision Plan Contributions	Employee	Employee + Spouse	Employee + Child(ren)	Family
	\$0.50	\$2.51	\$2.39	\$3.76

- Life Insurance** - Provided at no cost for the employee only, coverage is equal to one times annual salary up to the policy maximum. Coverage is effective the first of the month following date of hire.
- Flexible Spending Accounts** - Separate Healthcare and Dependent Care accounts are available allowing employees to set aside pre-tax funds to pay out-of-pocket healthcare expenses, or employment-related dependent care expenses. The annual maximum contribution is \$2,750 for healthcare and \$5,000 for dependent care.
- Employee Assistance Program** - Confidential assessment and referral counseling offered at many convenient locations. This program is available at no cost to the employee.
- Aflac**- Aflac has additional insurance options for employees; all premiums are fully employee paid, but will be payroll deducted. You will be provided the name of our Aflac rep, so that you can gain info to elect those benefits if desired.
- Pension- Kentucky Retirement System- After one year of employment**, all regular full time employees shall participate in the retirement program (CERS). Your contribution is 5% of your weekly pay and you pay 1% of your weekly pay toward the retirement health insurance. (non-refundable). The Housing Authority contributes on your behalf based on a state determined amount. You cannot opt out of participation.

- **Holidays** – 12 ½ holidays per year, including your birthday. You are eligible for Holiday pay immediately after hire.
- **Annual and Sick Leave-** As a full time employee, you will begin accruing both annual and sick leave from your date of hire. Annual and sick time are accrued bi-weekly. You are eligible to use this after completing your 90 day introductory period. Requests for time off work must be submitted through the timekeeping system and must be approved by your supervisor.

NOTE: The Housing Authority of Covington reserves the right to change any of the above benefits and their costs without prior notification to its employees. This is only a summary; therefore, the specific provisions of the Authority's policies and the insurance contracts must apply.