



St. Johns County Administrative Code
Section: Personnel

Title: 405 Benefits	Issued: Apr 1992
Reference: Florida Statute, Section 215.425 County Ordinance No. 1993-2	Revised: June 2012

405.1 Workers' Compensation

The County provides Workers' Compensation insurance benefits to all employees and volunteers who are injured in the course and scope of their work for the Board of County Commissioners, Supervisor of Elections, Tax Collector, Property Appraiser, and Clerk of Courts. Employees and volunteers shall immediately report any injury arising out of the course of employment so that the Workers' Compensation provisions of Florida law can be triggered.

The initial seven (7) calendar days, following the date of injury, shall not be chargeable to the employee's accumulated sick leave. If unable to return to work at the end of the seven (7) day period, the employee will receive the amount entitled under the Workers' Compensation law. The difference between said amount and the amount of salary the employee was receiving immediately prior to the date of injury may be supplemented using accumulated sick leave first, and any vacation second. Any wage benefits received by the employee from the Workers' Compensation carrier shall be returned to the County.

405.2 Health and Dental Insurance

All regular full time employees who are employed to work over thirty (30) hours per week are covered by the County's group health benefits program. Employees desiring to cover their dependents under the plan are responsible for paying the dependent premium costs through payroll deduction.

The County reserves the right to amend or terminate any of these programs, to increase employee contributions toward any benefits with or without advanced notice. This reserved right may be exercised in the absence of financial necessity. Whenever an amendment is made to any of the County's benefits, plan participants will be notified.

Coverage begins at the beginning of the month following three months employment and coverage terminates at the end of the month following termination of employment. Health insurance benefits may be extended to spouses and dependants of the employee. This deduction is made on a pre-tax basis through payroll deduction. Benefit election may only be made once during the Plan year. Participants may not increase, decrease or eliminate any premium payments included under the Plan until the following Plan year unless the insurance providers change the coverage, or if there is a change in the participant's family status resulting from marriage, divorce, death of a spouse or child, birth or adoption, or a termination of employment or significant change of spouse's employment status.

At the end of each Plan year, the participant may change benefit elections for the subsequent Plan year. If a new election is not made, the employee's current year benefits will remain in effect for the following year.

Continuation of Benefits

Employees who separate from the County or who have their work hours reduced making the employee or their dependents ineligible to participate in the group health insurance plan, may have the right to continue to participate in the Plan for up to eighteen (18) months at the employee's expense.



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Eligible dependents may also extend coverage, at their expense, for up to thirty-six (36) months in the group health insurance plan in the event of the employee's death, divorce, legal separation, or entitlement to Medicare benefits, or when a child ceases to be eligible for coverage as a dependent under the terms of the Plan.

Former employees and their eligible dependents that have elected to continue benefit coverage will be charged the applicable premium. The premium is subject to change as allowed by law. Continuation coverage may end if any of the following events occur:

- Failure to make timely payments of all premiums.
- Assumption of coverage under another group's plan or entitlement to Medicare.
- Termination of the County's group health plans.

It is the employee's responsibility to immediately report events that effect health benefits such as:

- Divorce or legal separation.
- Dependents who cease to be eligible for coverage under the Plan or cease to be dependents.

Details regarding group health insurance benefits are available by contacting the Personnel Services Department.

405.3 Life Insurance

Regular status employees who work over thirty (30) hours per week are eligible to participate in the life insurance program. Coverage for this benefit is effective at the same time the employee's health insurance begins.

405.4 Employee Assistance Program

The Employee Assistance Program (EAP) is a short term confidential professional counseling service available to County employees and eligible members of their immediate family. Employees and their dependents are entitled to free visits (in accordance with the contract) with extended services for a fee. Self-referred employees and/or their family members seeking assistance from the provider shall do so with complete anonymity. Employees who seek consultation will not have their position jeopardized solely because of a referral for diagnosis, counseling and/or treatment. All records pertaining to the employee will be maintained by the provider and treated with the degree of confidentiality accorded to medical records. EAP records will not be disclosed to anyone other than the employee or family member, except under a court order compelling disclosure.

Mandatory referral to the EAP may only be authorized by the Personnel Services Director or designee. For more information regarding this program please contact the Personnel Services Department.

405.5 Deferred Compensation

St. Johns County offers retirement savings plans under Internal Revenue Code Section 457, which allows employees to contribute a portion of their salary on a pre-tax basis. For more information contact the Personnel Services Department.

405.6 Retirement Plan

St. Johns County participates in the Florida Retirement System (FRS) to assist employees in post-employment years. Employees qualify for retirement benefits as defined by the Florida Statute and benefits are described in the retirement guide issued by the FRS. The FRS offers two (2) plans: A pension plan and an investment plan. Plan selection is the employee's responsibility and should be well researched prior to selecting. Questions regarding the retirement plan may be directed to the Personnel Services Department or the FRS.



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Employees who elect to retire but who do not apply for and receive FRS retirement pay at the time of separation are not eligible to continue their health insurance coverage.

County employees qualify for retirement benefits as defined in the Florida Statutes. Benefits are described in the Retirement Guide issued by the Florida Retirement System (FRS). A copy of the guide can be obtained in the Personnel Services office or online at www.myfrs.com.

Employees who have St. Johns County health insurance coverage at the time they apply for retirement benefit from FRS will be eligible to continue health insurance coverage when:

Regular Class member

FRS enrollment date **prior** to 07/01/2011:

- Completes 6 or more years of creditable service and are age 62; or
- Completes 30 years of creditable service, regardless of age, which may include a maximum of 4 years military service credit.

FRS enrollment date **on or after** 07/01/2011:

- Completes 8 or more years of creditable service and are age 65; or
- Completes 33 years of creditable service, regardless of age, which may include a maximum of 4 years military service credit.

Special Risk Class member

FRS enrollment date **prior** to 07/01/2011:

- Completes 6 years or more of creditable service in the Special Risk Class and attains age 55; or
- Completes 25 years of creditable service in the Special Risk Class, regardless of age; or
- Completes 25 years of creditable service and attains age 52, which may include a maximum of 4 years military service credit.

FRS enrollment date **on or after** 07/01/2011:

- Completes 8 years or more of creditable service in the Special Risk Class and attains age 60; or
- Completes 30 years of creditable service in the Special Risk Class, regardless of age; or
- Completes 25 years of creditable service and attains age 57, which may include a maximum of 4 years military service credit.

Senior Management Service Class

FRS enrollment date **prior** to 07/01/2011:

- Completes 6 years of creditable service and attains age 62; or
- Completes 30 years of any creditable service, regardless of age, which may include a maximum of 4 years military service credit.

FRS enrollment date **on or after** 07/01/2011:

- Completes 8 or more years of creditable service and are age 65; or
- Completes 33 years of creditable service, regardless of age, which may include a maximum of 4 years military service credit.

Elected Officers' Class

FRS enrollment date **prior** to 07/01/2011:



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- Completes 6 years of creditable service in the Elected Officers' Class and attains age 62; or
- Completes 30 years of any creditable service, regardless of age, which may include 4 years of military service.

FRS enrollment date **on or after** 07/01/2011:

- Completes 8 or more years of creditable service and are age 65; or
- Completes 33 years of creditable service, regardless of age, which may include a maximum of 4 years military service credit.

Early Retirement under the FRS Pension Plan

FRS enrollment date **prior** to 07/01/2011:

- Completes 6 years or more of FRS creditable service in any class and elects to receive retirement benefits at a reduced rate based on the members early retirement date.

FRS enrollment date **on or after** 07/01/2011:

- Completes 8 years or more of FRS creditable service in any class and elects to receive retirement benefits at a reduced rate based on the members early retirement date.

Early Retirement under the FRS Investment Plan

Must complete 6 years or more of FRS creditable service and attain age 59 ½.

All Classes

Employees who elect to retire and do not apply for and receive FRS retirement benefits are not eligible to continue health insurance coverage. Employees will be required to submit proof that they are receiving a benefit at the time of retirement. Employees who have health insurance coverage at the time of retirement may be eligible for the monthly Health Insurance Subsidy benefit from the Florida Retirement System. Employees who decline to continue health insurance coverage on their retirement effective date will not be eligible for retiree health insurance coverage at a later date. Employees, or their covered spouse, who are Medicare eligible or become Medicare eligible must enroll in Medicare Parts A & B to continue coverage under the retiree health insurance plan. Covered spouses will be eligible to remain on the plan after the employee dies at the employee rate depending on age and Medicare eligibility. When an active employee retires but has an eligible active spouse with benefits, the retiring employee may be added on the active spouse's coverage. The employee who retired may elect to take the retiree coverage, at the time of a life event (death, divorce, etc.).