



*Queen
Anne's
County*

THE COUNTY COMMISSIONERS OF QUEEN ANNE'S COUNTY

Department of Human Resources

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QUEEN ANNE'S COUNTY SUMMARY OF BENEFITS

Queen Anne's County recognizes our employees are our most valuable asset in providing effective and efficient services to our citizens. To that end, we recognize your need for competitive benefits and are pleased to offer the following benefits package. For more information, please contact the Human Resources Department at 410-758-4406.

Health Insurance

Effective on the first of the month following employment, full-time and percentage part-time employees may enroll the Blue Choice Advantage plan offered by CareFirst which includes prescription, dental and vision benefits. Queen Anne's County is pleased to pay for 85% of the health insurance premium for full-time employees selecting individual, parent/child, self/spouse or family coverage; premiums for part-time employees are prorated based on hours worked.

This plan provides an in-network benefit which minimizes your out-of-pocket expenses by offering many services at reasonably priced deductibles, co-payments and coinsurances and freedom to visit in-network providers without referrals. This plan provides additional comfort with out-of-network benefits should this become necessary.

Vacation Leave

Full-time employees earn vacation time based on years of service as outlined below. Vacation leave is prorated for part-time employees.

- the first five full years of service 96 hours a year (8 per month)
- between six and ten years of service 120 hours a year (10 per month)
- between eleven and twenty years of service 160 hours a year (13.36 per month)
- after 20 years of service 200 hours a year (16.64 per month)

* Employees accrue vacation time in accordance with this schedule from date of hire and may begin using this time following six months of employment.



Sick Leave

Full-time employees earn ten hours of sick leave for each full calendar month of employment. Sick leave is prorated for part-time employees. Sick leave can be accumulated toward the employee's retirement in that every 22 days of sick leave is counted as one month of service toward retirement. The County allows transfers of sick leave from other Maryland government agencies.

Personal Leave

Annually in January full-time employees receive five personal leave days (40 hours) to use during the calendar year. For employees hired mid-year, the personal days are prorated. Personal leave is prorated for part-time employees.

Holidays

Full-time employees receive twelve paid holidays annually plus an additional holiday in an election year. Holidays are prorated for part-time employees. The recognized holidays are:

New Year's Day	Columbus Day
Dr. Martin Luther King, Jr. Day	Election Day (when applicable)
President's Day	Veteran's Day
Good Friday	Thanksgiving Day
Memorial Day	Day After Thanksgiving
Independence Day	Christmas Day
Labor Day	

Pension Plan

Queen Anne's County is a proud member of the Maryland State Employees' Retirement System. Full-time or percentage part-time employees are enrolled in the plan and contribute 7% of base salary on a pre-tax basis. Likewise, the County contributes to the retirement system. Employees are vested after ten years of service with full retirement benefits paid after the employee has a combination of years of service and age that totals 90.

The Law Enforcement Officers' Pension System (LEOPS) is offered to sworn personnel working for the Queen Anne's County Office of the Sheriff. The employee contribution is 7% for the LEOPS plan.

The Correctional Officers' Retirement System (CORS) is offered to Correctional Officer personnel at the Queen Anne's County Department of Corrections. The employee contribution is 5% for the CORS plan.

Deferred Compensation

To enhance retirement savings, employees have the option of participating in a deferred compensation program, also called a 457 plan. A 457 plan allows employees to set aside funds on a pre-tax basis for retirement. We are happy to offer three organizations from which employees can select to invest; VALIC, ICMA and Nationwide Retirement Solutions.



Flexible Spending Accounts

The County offers both healthcare spending accounts and dependent care spending accounts. The healthcare spending account allows you to pay for healthcare expenses not covered by your health insurance (regardless of whether or not you have the County's health insurance) on a pre-tax basis by reducing your earnings via payroll deduction. This provides federal, state and social security tax savings to you and your family. Examples of eligible expenses include eye glasses, contact lenses, dental services and deductibles/co-payments.

The dependent care spending account allows you to pay for dependent care expenses from licensed providers on a pre-tax basis by reducing your earnings via payroll deduction. This provides federal, state and social security tax savings to you and your family.

Life Insurance

Full-time employees are provided free term life insurance coverage by the County. The coverage level is equal to one-times the employee's annual salary and increases using the following scale based on years of service up to a maximum of \$150,000:

- Up to the fifth year anniversary date 1.00 x annual salary
- From the fifth to the ninth year anniversary date 1.25 x annual salary
- From the tenth to the nineteenth anniversary date 1.50 x annual salary
- From the twentieth anniversary date and on 1.75 x annual salary

Long-term Disability

Employees may elect to participate in our voluntary long-term disability plan which pays for income replacement should you become disabled and are unable to work for over 90 days up to age 70. Employees may select a 40% or 60% of salary option.

Blood Bank

Employees may participate in the group Blood Bank plan offered through the Blood Bank of Delmarva.

Voluntary Benefits

Employees may participate in several AFLAC products to include short-term disability, cancer protection, and intensive care policies. Rates are based on the amount of coverage, salary and age. These are optional benefits.

The County also offers a Voluntary Unum Life Insurance with Long-Term Care and a Hospital Indemnity Insurance with a Critical Illness Benefit Rider.



The County offers a Voluntary Identity Management Service through CyberScout. This service offers advanced monitoring, fraud resolution and 24/7 service support.

Employee Assistance Program

Full-time employees and their immediate family members have access to an employee assistance program called Business Health Services. This is a free, confidential service which offers assistance regarding family or job concerns, legal and financial worries, alcohol or drug abuse questions or problems, emotional or stress related issues, family and dependent care needs and smoking cessation assistance.

State Employee's Credit Union

The State Employees' Credit Union (SECU) offers checking and savings accounts, share drafts, new and used car loans, home mortgage loans and many other services.

Christmas Club

Employees have the option of participating in a Christmas Club program through Queenstown Bank. Payroll deduction begins in October each year and funds are dispersed the following October.

This information is intended as a general summary of the benefits offered by Queen Anne's County. For more detailed information, please refer to the respective benefit plan document which governs the respective benefit.

08/19

