**County of Chester Benefits at a Glance 2023**

This is a brief description of County of Chester benefits for eligible employees, which begin the first of the month following 30 days of employment. For additional information, please contact Human Resources.

<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>DESCRIPTION</th>
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<tbody>
<tr>
<td><strong>Medical &amp; Prescription Insurance</strong></td>
<td>The County of Chester’s medical coverage is through Independence Blue Cross. Eligible employees have a choice of a PPO or HDHP. When you enroll in a medical plan offered by the County of Chester, you automatically receive prescription drug coverage through Express Scripts Pharmacy. The cost of your premium is shared with the County of Chester Government. Coverage begins the 1st of the month, following 30 days of employment.</td>
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<tr>
<td><strong>Dental Insurance</strong></td>
<td>The County of Chester offers three dental plans through United Concordia (UCCI). All plans provide comprehensive dental coverage and include In &amp; Out of Network benefits.</td>
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<tr>
<td><strong>Vision Insurance</strong></td>
<td>The County offers vision coverage through VBA. Exams, Contacts &amp; Lenses are covered every 12 months. Frames are once every 24 months. Vision benefits includes In &amp; Out of Network benefits.</td>
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| **Flexible Spending Accounts**               | **Health Care FSA** - For those enrolled in the PPO can contribute up to $2,850  
**Limited Purpose HealthCare FSA** - For those enrolled in HDHP can contribute up to $2,850 for eligible vision and dental.  
**Dependent Care FSA** - Maximum contribution: $5,000 per year, pretax or $2,500 if married and filing separate tax returns.  
**Transit FSA** - Can contribute up to $280 a month and can be used for public transit.  
**Parking FSA** - Can contribute up to $280 a month and can be used for parking at or near your workplace or transit station.                                                                                                                                                                                                 |
| **Health Savings Accounts**                  | HSA provides a way to save tax-free dollars for qualified out-of-pocket health expenses if you are enrolled in a high-deductible health plan. Health Savings account limits are $3,850 for an individual and $7,750 for a family. The County will contribute $750 to individual health HSA plans and $1,500 to family HSA health plans. These funds will be added on a quarterly basis.          |
| **Life & AD&D**                              | All eligible employees working at least 35 hours per week are eligible for Basic Life insurance coverage. This benefit will be paid to your beneficiary in the amount of 1 times your base annual earnings to a maximum of $750,000. Additional buy-up amounts are available for purchase.                                                                                       |
| **Long Term Disability**                     | All eligible employees working at least 30 hours per week are eligible for LTD coverage. The LTD benefit provides income during an extended period of disability if you are disabled and unable to return to work after 180 consecutive days.  
- This benefit pays 60% of your monthly pre-disability earnings to a maximum monthly benefit of $10,000.  
- Employees also have the opportunity to Buy Up one to 66.67% or 70% of their monthly earnings to a maximum monthly benefit of $10,000.  |
| **Voluntary Benefits**                       | Voluntary benefits are available during enrollment. These benefits, which you pay for through payroll deductions on a post-tax basis are benefits paid directly to you unless otherwise assigned. Options for Voluntary benefits include Accident Insurance, Critical Illness Insurance, Short Term Disability, Legal Benefits, Identity Protection, Pet Discount Program. |
| **Pension Plan**                             | The Chester County Pension Plan is a Defined Benefit (DB) plan which guarantees you a defined benefit or specific dollar amount at retirement.  
- All employees are required to make a mandatory pre-tax contribution of 6%  
- You may contribute up to an additional 10% on an after-tax basis.                                                                                                                                                                                                                                                                 |
| **Time Off**                                 | **Holidays:** 15 holidays per year (including 3 floating holidays)  
**Personal Time:** 3 days per year  
**Vacation:**  
- 1-5 years - 1 day per month (12 days per year)  
- 6-15 years - 1 1/2 days per month (18 days per year)  
- 16+ years - 2 days per month (24 days per year)  
**Sick Time:**  
- Six days per year, prorated from the date of hire  
- After the first year of employment, 12 days per year  
- Year-to-year carry-over permitted. Limited buyback is available upon voluntary termination.                                                                                                           |
| **Other Benefits**                           | Employee Assistance Program  
Credit Union  
Employee Discounts  
The County of Chester is a qualifying employer for the Public Service Loan Forgiveness Program.                                                                                                                                                                                                                                                                                                                        |