



EXPLANATION OF BENEFITS

Meritain on-site representative phone: 239-252-0850 email: colliercountysheriff@meritain.com
 This is a brief summary of benefits. For further detail, refer to Plan Document and CCSO Policy.

PAID DAYS OFF		CERTIFIED FULL TIME	CIVILIAN FULL TIME
<p>Paid Days Off or PDO time includes a block of hours which incorporates holidays and annual leave.</p> <p>PDO time is accrued based on years of service. Increasing at 5 years and 10 years.</p> <p><i>ELIGIBILITY: Available to use as accrued after 12 months of permanent service</i></p>		<p>6.95 hours per pay period, annual total of 180 hours</p>	<p>6.50 hours per pay period, annual total of 169 hours</p>
		<p>AFTER 5 YEARS</p>	<p>AFTER 5 YEARS</p>
		<p>8.60 hours after 5 years of service</p>	<p>8.00 hours after 5 years of service</p>
		<p>AFTER 10 YEARS</p>	<p>AFTER 10 YEARS</p>
		<p>10.25 hours after 10 years of service</p>	<p>9.53 hours after 10 years of service</p>
SICK LEAVE		CERTIFIED FULL TIME	CIVILIAN FULL TIME
<p>Sick leave is made available to member as accrued.</p>		<p>Accrued at 4.97 hours per pay period</p>	<p>Accrued at 4.62 hours per pay period</p>
HEALTH INSURANCE PLAN Medical-Prescription-Vision		CERTIFIED FULL TIME	CIVILIAN FULL TIME
BASIC PLAN	STANDARD PLAN	<p>All plans include prescription, drug, and vision</p>	<p>All plans include prescription, drug, and vision</p>
<p>\$450 Calendar Year Deductible</p> <p>30% Co-insurance (in network)</p> <p>\$1,750 Annual Out-of-Pocket Limit (single) \$3,500 (Family)</p>	<p>\$350 Calendar Year Deductible</p> <p>20% Co-insurance (in-network)</p> <p>\$1,500 Annual Out-of-Pocket Limit (single) \$3,000 (Family)</p>		
<p>PREMIUMS: Single plans: \$35-\$100 per month depending on annual income. Family plans: \$75-\$165 per month depending on annual income.</p> <p><i>ELIGIBILITY: First of the month following the date of permanent hire.</i></p>			



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PRESCRIPTION PLAN		CERTIFIED FULL TIME	CIVILIAN FULL TIME
Generic Drugs:	\$7 copay (30 days supply) \$10 copay (90 days or mail order)	Prescription plan is included in health insurance premium, single and family.	Prescription plan is included in health insurance premium, single and family.
Formulary Drugs:	\$14 copay (30 days supply) \$20 copay (90 days or mail order)		
Non-formulary Drugs:	\$21 copay (30 days supply) \$30 copay (90 days or mail order)		
VISION PLAN		CERTIFIED FULL TIME	CIVILIAN FULL TIME
<p>Reimbursement plan, pay out-of-pocket and submit claim. No network required, any provider can be used</p> <p>First \$50 is reimbursed at 100% Second \$50 is your deductible, then 80% is covered up to the maximum amount of \$430 per plan year.</p> <p><i>ELIGIBILITY: 1st of the month following date of permanent hire. Open enrollment is not guaranteed.</i></p>		Included in health insurance premium, single and family	Included in health insurance premium, single and family
DENTAL PLAN		CERTIFIED FULL TIME	CIVILIAN FULL TIME
<p>Agency paid single coverage for all full-time members. Family plans available to full-time members: \$20.00 per month.</p> <p>Direct reimbursement plan. 1st \$100.00 is covered at 100%, \$100.00 deductible then 80% of next \$2,300.00. For a total benefit of \$2,500</p> <p><i>ELIGIBILITY: First of the month following permanent hire. Open enrollment is not guaranteed.</i></p>		Available to all full time members.	Available to all full time members.



Collier County Sheriff's Office - Sheriff Kevin Rambosk

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FLEXIBLE SPENDING	CERTIFIED FULL TIME	CIVILIAN FULL TIME
<p>A member may elect to use pre-tax dollars to cover eligible expenses per IRS Section 213(d) including deductible and coinsurance or dependent care expenses for eligible children or adults</p>	<p>Medical and dependent flex spending offered during new hire orientation and open enrollment</p>	<p>Medical and dependent flex spending offered during new hire orientation and open enrollment</p>
RETIREMENT	CERTIFIED FULL TIME	CIVILIAN FULL TIME
<p>Eligible members are enrolled in the Florida Retirement System (FRS). Members must contribute 3% of eligible wages to FRS. The CCSO contributes to the plan on behalf of the member. FRS offers two plans. The pension plan and the investment plan</p>	<p>Vesting schedules vary. See website at www.myfrs.com</p>	<p>Vesting schedules vary. See website at www.myfrs.com</p>
LIFE INSURANCE	CERTIFIED FULL TIME	CIVILIAN FULL TIME
<p>Agency paid. Benefit is equal to amount of annual salary rounded to nearest thousand. "Double indemnity" for accidental death.</p> <p>ELIGIBILITY: First of the month following the date of permanent hire</p>	<p>No cost to the agency member.</p>	<p>No cost to the agency member.</p>
SHORT TERM DISABILITY INSURANCE	CERTIFIED FULL TIME	CIVILIAN FULL TIME
<p>The benefit will equal 60% of your pre-disability earnings, subject to a maximum weekly benefit of \$1,000.</p> <p><i>ELIGIBILITY: Available to members after one calendar year of service.</i></p>	<p>No cost to the agency member.</p>	<p>No cost to the agency member.</p>



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LONG TERM DISABILITY INSURANCE	CERTIFIED FULL TIME	CIVILIAN FULL TIME
The benefit will equal 60% of your pre-disability earnings, subject to a maximum monthly benefit of \$10,000 .	No cost to the agency member.	No cost to the agency member.
TUITION REIMBURSEMENT	CERTIFIED FULL TIME	CIVILIAN FULL TIME
Tuition Reimbursement: Up to \$5,000 per calendar year for undergraduate or graduate work. <i>ELIGIBILITY: Immediately upon hire.</i>	Contact HR to get more information on how to qualify.	Contact HR to get more information on how to qualify.
EDUCATION INCENTIVE	CERTIFIED FULL TIME	CIVILIAN FULL TIME
<p><i>* Degree must be from a fully accredited institution.</i></p> <p>AA/AS degree = \$30 a month, BA/BS degree = \$80 a month</p> <p>Master's degree = \$100 a month</p> <p><i>* Works in conjunction with FDLE incentive pay</i></p>	Offered immediately to certified full time members.	Offered immediately to civilian full time members.
CAREER INCENTIVE	CERTIFIED FULL TIME	CIVILIAN FULL TIME
<p>\$20 a month per 80 hours of approved CJSTC coursework. Total of \$130 a month maximum with undergraduate degree or \$120 a month maximum with no degree.</p>	Offered immediately to certified full time members.	N/A



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MEMBER ASSISTANCE PROGRAM	CERTIFIED FULL TIME	CIVILIAN FULL TIME
<p>Five FREE individual, confidential psychological counseling sessions.</p> <p><i>ELIGIBILITY: First of the month following date of permanent hire</i></p>	<p>For all members and dependents covered by health plan.</p>	<p>For all members and dependents covered by health plan.</p>
COURT TIME	CERTIFIED FULL TIME	CIVILIAN FULL TIME
<p>All court time required by position is paid time with a minimum of 2 hours paid for a call to court.</p> <p><i>ELIGIBILITY: Immediately</i></p>	<p>For all certified members.</p>	<p>Applies to civilian members called to court as part of their work duties.</p>
TAKE HOME CAR	CERTIFIED FULL TIME	CIVILIAN FULL TIME
<p>Applicable members residing in the tri-county area (Collier, Lee and Hendry Counties) will be provided a marked or unmarked, take home vehicle for limited (to and from work/training/official duties) use.</p> <p><i>ELIGIBILITY: At completion of field training</i></p>	<p>Assigned to all Certified Law Enforcement Officers.</p>	<p>Certain members for official work duties</p>
SICK LEAVE BANK	CERTIFIED FULL TIME	CIVILIAN FULL TIME
<p>A member can join by donating sick, annual leave or compensatory time. This fund is for emergency extended sick leave by participating agency members upon application to committee.</p> <p><i>ELIGIBILITY: 9 months full-time permanent service and 55 hours accumulated sick leave</i></p>	<p>Available to all full time members</p>	<p>Available to all full time members</p>



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ATTENDANCE INCENTIVE PLAN	CERTIFIED FULL TIME	CIVILIAN FULL TIME
<p>Convert up to 3 unused sick leave days to annual leave or cash per year. Refer to CCSO Attendance and Leave Policy</p> <p><i>ELIGIBILITY: 12 months of permanent service as of 12/31</i></p>	<p>Available to all full time members</p>	<p>Available to all full time members</p>
WELLNESS	CERTIFIED FULL TIME	CIVILIAN FULL TIME
<p>The agency offers a Wellness Reimbursement of up to \$25 a month for members who can show they participate in a wellness/physical fitness programs.</p> <p><i>ELIGIBILITY: Immediately</i></p>	<p>Physical and fitness evaluation mandatory for certified members.</p>	<p>Annual physical provided through health plan.</p>
DIRECT DEPOSIT	CERTIFIED FULL TIME	CIVILIAN FULL TIME
<p>CCSO will deposit your check to any banking institution or credit union.</p> <p><i>ELIGIBILITY: Immediately</i></p>	<p>Available to all full time members</p>	<p>Available to all full time members</p>
DEFERRED COMPENSATION PLAN	CERTIFIED FULL TIME	CIVILIAN FULL TIME
<p>A 457b Plan is a voluntary tax advantage retirement plan unique for government employees that can supplement the FRS Retirement Plan.</p> <p>Member contributions only.</p> <p><i>ELIGIBILITY: Immediately</i></p>	<p>Available to all full time members</p>	<p>Available to all full time members</p>



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FUNERAL / BEREAVEMENT LEAVE	CERTIFIED FULL TIME	CIVILIAN FULL TIME
<p>Up to 5 days leave for death in immediate family (Member must use accrued sick or PDO time)</p> <p><i>ELIGIBILITY: Immediately</i></p>	<p>Available to all full time members</p>	<p>Available to all full time members</p>
UNIFORMS	CERTIFIED FULL TIME	CIVILIAN FULL TIME
<p>Uniforms provided as required. Additional uniform maintenance/shoe allowance \$130/annually for certified members.</p> <p>ELIGIBILITY: Immediately</p>	<p>Available to all full time members</p>	<p>Available to all full time members</p>