



2026 Benefit Overview | County of Franklin

This is a summary of benefits offered to County of Franklin employees. Benefits are available to eligible employees who work 30 or more hours per week. Benefits begin on the first of the month, following 60 days of employment. This information does not guarantee benefits or employment with County of Franklin. Detailed benefit information is provided upon employment with Franklin County.

County Pension:

Active employees working at least 1,000 hours per year are required to make a **mandatory 9% pre-tax contribution** to the interest-bearing retirement fund. Contributions are collected every pay period.

Holidays (11 observed days):

- New Years Day
- Martin Luther King Day
- Good Friday
- Memorial Day
- Independence Day
- Labor Day
- Veterans Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Holiday (2 days)

Paid Time Off (PTO):

Eligible employees earn PTO based on length of service and employment status (full-time hourly or full-time salary). PTO hours begin accumulating on the first day of employment and may be used after successful completion of employees' first 30 days of employment. PTO is earned per pay period and can only be used if earned and in PTO bank.

37.50 hours/week employees				40.00 hours/week employees			
Years of Service	Hours	Days	Per Pay	Years of Service	Hours	Days	Per Pay
0-5	180.00	24	6.924	0-5	192.00	24	7.385
6-10	210.00	28	8.077	6-10	224.00	28	8.616
11-15	247.50	33	9.520	11-15	264.00	33	10.154
16-20	262.50	35	10.097	16-20	280.00	35	10.770
21+	270.00	36	10.385	21+	288.00	36	11.077

Tuition Reimbursement:

Employees that successfully complete their probationary period may apply for Tuition Reimbursement, up to \$5,000 per calendar year if they are actively seeking a degree. Reimbursement is based on Department Head & HR approval prior to the class beginning as well as employee's final grade.

Term Life Insurance:

The County of Franklin provides a \$20,000 life/accidental death policy to each full-time benefit eligible employee. Additional life insurance for you, a spouse, & dependent(s) can be purchased during specified enrollment periods.

Pet Insurance:

Employees may purchase voluntary pet insurance and choose between "Accident Only" or "Accident & Illness" policies. Coverage is available for cats and dogs. Rates are set and do not vary based on breed or age. Prior coverage credit is available towards satisfying the Benefit Waiting Periods and the Pre-Existing Condition provision for comparable, prior pet insurance which was in effect immediately before the Effective Date when enrolled in the "Accident & Illness" plan.

Wellness Program:

Franklin County is committed to our employees' health and well-being. An extensive wellness program is offered where employees work all year to earn points. If you earn the required amount of points, you are eligible to receive the wellness incentive during the following plan year. Spouses can participate too!

Deferred Compensation – 457(b) Retirement:

Employees may elect to participate in a supplemental retirement investment/savings account with Voya Financial which offers pre-tax contributions through payroll. Any elections are in addition to and separate from the County Pension Plan.

Voluntary Benefits:

Employees may purchase additional voluntary benefits such as: Short Term Disability, Long Term Disability, Cancer Insurance, Accident Insurance, Universal Life Insurance, and Dependent Life Insurance. Premiums are based on coverage, current age, and income.



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Medical/Rx Insurance:

The County offers employees a choice between two IRS-qualified high-deductible health plans (QHDHPs), both under the **Performance Flex Blue** plan through **Highmark Blue Cross Blue Shield**. These plans have two in-network deductible tiers. When using the plan, you can choose providers at either the *Enhanced Value* or *Standard Value* level. Both plans are designed to work with a Health Savings Account (HSA), and prescription costs apply toward the medical deductible. Additional details can be found on the next page.

Health Savings Account (HSA):

HSA's are offered through WealthCare Saver with Highmark health insurance for qualified employees. Contribute pre-tax dollars to pay for qualified medical expenses and unused funds roll over year to year. The County presently makes an upfront pro-rated contribution to eligible employee's accounts based upon their benefit eligibility month, not the month of hire. In addition, the County offers an additional contribution program. Contributions, earnings, and withdrawals for eligible expenses are all tax-free, making it a powerful tool for both short-term healthcare costs and long-term savings.

UPFRONT County Contributions – HSA (Based on Benefit Eligibility Date)			
January	\$1,000.00	July	\$500.00
February	\$916.67	August	\$416.67
March	\$833.33	September	\$333.33
April	\$750.00	October	\$250.00
May	\$666.67	November	\$166.67
June	\$583.33	December	\$83.33

HSA Contribution Program:

The County encourages eligible employees to take full advantage of their HSA accounts by making bi-weekly contributions. Based on the employees' enrollment tier, if they choose to contribute at least the minimum amount listed in the first column, the County will make a corresponding per-pay-period contribution to their HSA account.

Coverage Tier	Employee Contributes at least (Per Pay)	Franklin County Contributes (Per Pay)	Total County HSA Contributions (Annually)
Employee Only	\$41.68	\$20.84	\$500.00
2-Person	\$62.50	\$31.25	\$750.00
Family	\$83.34	\$41.67	\$1,000.00

Vision:

Offered with Highmark/Davis Vision. Enrollment in the Health Plan is not required to elect vision coverage. Employees may obtain one examination and one set of either frames or contact lenses every 12 months. Plan limitations apply.

Dental:

Offered with United Concordia. Enrollment in the Health Plan is not required to elect dental coverage. Plan covers diagnostic & preventive services at 100%, Basic Services at 80% and Major Services at 50%. Dental "buy-up" plan offers a \$2,000 lifetime maximum in Orthodontia coverage - available to adults and dependents.

Flexible Spending Account (FSA):

Employees are eligible to enroll in the FSA if they're NOT enrolled with County offered HSA health plan OR are ineligible to participate in the HSA. Maximum annual contribution for plan year 2026 is \$3,400. This amount is pro-rated based on date of hire. Contributions are on a pre-tax basis. The IRS "use it or lose it" rule applies.

Dependent Care Spending Account (DCA):

A Dependent Care Spending Account allows you to set aside pre-tax dollars to pay for eligible child or adult care expenses, such as daycare, preschool, or elder care. This can help reduce your taxable income while covering necessary care that enables you (and your spouse, if applicable) to work. Annual contribution limits apply, and funds must be used within the plan year. The 2026 annual maximum contribution limit is \$7,500 per household. The IRS "use it or lose it" rule applies.

County Medical Opt-Out Incentive:

Eligible employees that decline Medical/Rx coverage and provide proof of other credible employer-sponsored coverage during their enrollment period (NOT County of Franklin, Market Place, State Medicaid, Medicare, or TriCare coverage) may be eligible for a \$1,200 Opt-Out Incentive (\$50.00 per pay). The \$1,200 is pro-rated for new hires based on eligibility date.

Spousal Surcharge:

Franklin County allows spouses to be enrolled in the offered Health Insurance plan for an additional surcharge of \$65.00 per pay.



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Summary of Health Benefits with Highmark Blue Cross Blue Shield:

Benefit Category	Flex Blue 2000 (Option 1)	Flex Blue 4000 (Option 2)
Deductible (Individual / Family)	\$2,000 / \$4,000 (Enhanced) \$4,000 / \$8,000 (Standard) \$8,000 / \$16,000 (Out-of-Network)	\$4,000 / \$8,000 (Enhanced) \$6,000 / \$12,000 (Standard) \$12,000 / \$24,000 (Out-of-Network)
Plan Pays After Deductible	100% (Enhanced) / 80% (Standard) 60% (Out-of-Network)	100% (Enhanced) / 70% (Standard) 50% (Out-of-Network)
Total Max Out-of-Pocket (Individual / Family)	\$5,000 / \$10,000 (Enhanced)	\$7,000 / \$14,000 (Enhanced)
PCP Office Visit	\$20 copay after deductible	\$20 copay after deductible
Specialist Visit	\$40 copay after deductible	\$40 copay after deductible
Urgent Care	\$40 copay after deductible	\$40 copay after deductible
Emergency Room	\$125 copay after deductible (waived if admitted)	
Preventive Care	100% covered (no deductible)	
Hospital Inpatient / Outpatient	100% after deductible (Enhanced) 80% (Standard)	100% after deductible (Enhanced) 70% (Standard)
Therapy Services (PT/OT/ST)	\$40 copay after deductible Visit limits apply	
Mental Health (Outpatient)	\$40 copay after deductible	
Telemedicine	\$15 copay after deductible	
Infertility Treatment	Covered (excluding assisted fertilization)	
Assisted Fertilization	Not covered	

Prescription Drug Program - Deductible does not apply to medications identified on the Preventive Medication List. Defined by the National Plus Pharmacy Network – Not Physician Network. Prescriptions filled at a non-network pharmacy are not covered.

Retail Drugs (31/60/90-day Supply)

\$3 / \$6 / \$9 Formulary low-cost generic copay
 \$3 / \$6 / \$9 Non-Formulary low-cost generic copay
 \$20 / \$40 / \$60 Formulary generic copay
 \$20 / \$40 / \$60 Non-Formulary generic copay
 \$40 / \$80 / \$120 Formulary brand copay
 \$70 / \$140 / \$210 Non-Formulary brand copay

Specialty Drugs (31-day Supply)

\$150 Specialty copay

Maintenance Drugs through Mail Order (90-day Supply)

\$6 Formulary low cost generic copay
 \$6 Non-Formulary low cost generic copay
 \$40 Formulary generic copay
 \$40 Non-Formulary generic copay
 \$100 Formulary brand copay
 \$210 Non-Formulary brand copay

Employee Premium Rates:

	Employee Only	2-Person	Family
Highmark, BCBS – Medical/Rx (Option 1)	\$57.50	\$143.46	\$155.25
Highmark, BCBS – Medical/Rx (Option 2)	\$51.52	\$128.50	\$139.05
United Concordia – Dental Base Plan	\$6.71	\$16.98	\$23.98
United Concordia – Dental Orthodontia “Buy-up”	\$8.80	\$23.06	\$32.59
Highmark/Davis Vision	\$3.13	\$6.25	\$9.38

****All supplemental/voluntary benefit deductions, account contributions, as well as incentives and surcharges, are collected on a 24-pay schedule out of 26 pays for the calendar year. ****