



# Effingham County Board of Commissioners

*THE OFFICE OF HUMAN RESOURCES –  
EMPLOYMENT POLICIES*

## SECTION 5: INSURANCE AND OTHER EMPLOYEE BENEFITS

5.01 – GROUP INSURANCE BENEFITS

5.02 – RETIREMENT PLANS

5.03 – RETIREMENT PROGRAMS – DEFERRED COMPENSATION

5.04 – EDUCATION AND TRAINING

5.05 – WORKERS' COMPENSATION

5.06 – TRAVEL, EMPLOYMENT, AND BOARD OF COMMISSIONERS EXPENSES



# Effingham County Board of Commissioners

*The Office of Human Resources – Employment Policies*

## **5.01 – GROUP INSURANCE BENEFITS**

### **A. STANDARD**

Full-time, regular employees become eligible for group insurance benefits on the first day of the month following thirty (30) days after the date of hire.

### **B. INSURANCE**

#### **1. GROUP HEALTH INSURANCE**

The County participates in a group major medical insurance plan and provides this protection for all full-time employees who elect to join the plan. The County pays 100% of the cost of coverage for eligible employees. Eligible employees may purchase dependent care coverage at their own expense.

#### **2. COBRA CONSOLIDATED OMNIBUS BUDGET RECONCILIATION ACT**

Federal Law requires most employers to offer employees who stop working for the company, either voluntary or involuntarily, (except in cases involving gross misconduct) the opportunity to remain a member of the county's group help plans. Cost of continued health coverage is entirely at the former employee's expense.

#### **3. LIFE INSURANCE**

Group Life Insurance coverage is provided to all full-time employees and is paid at 100%. Full-time, regular employees may elect to purchase dependent life insurance.

#### **4. A HIPAA form is available to terminating employees if needed for use in future employment.**

---

## **5.02 – RETIREMENT PLANS**

### **A. STANDARD**

The county takes an active role in helping employees to prepare financially for their retirement years. As a part of the fringe benefit program, the county has established a defined contribution retirement program.

### **B. PROCEDURES**

- 1. ELIGIBILITY:** Employees who are regularly scheduled to work at least 40 hours per week and who have completed at least one year of continuous service become participants in the County of Effingham's Retirement Program, the county will contribute a percentage of your bi-weekly gross earnings into your 401A account. Matching funds are available if you participate with your own money.
- 2. PROGRAM PROVISIONS AND ADMINISTRATION:** For further information, contact the Human Resource Department.



# Effingham County Board of Commissioners

*The Office of Human Resources – Employment Policies*

## **5.03 – RETIREMENT PROGRAM - DEFERRED COMPENSATION**

### **A. STANDARD**

The County recognizes the importance of assisting its employees in saving for their retirement. A qualified Deferred Compensation Program is an effective way of deferring pre-tax dollars to be used during retirement years.

### **B. PRACTICE GUIDELINES**

1. **ELIGIBILITY**- All regular full time employees are eligible to participate on the date of hire.
2. **PROGRAM PROVISIONS**
  - a. Deferred Compensation allows an employee to pay less in taxes now in accordance with the Tax Reform Act (as amended) of 1986.
  - b. The County has established a legally qualified plan. Such plans set up methods of payroll deductions, for investing your money and crediting it properly, and for providing regular statements of accounts.
  - c. This is not a regular savings account. Its primary purpose is to help in retirement planning. Money may be disbursed without penalty only at retirement or when an employee terminates public employment. In severe financial hardship, money may be disbursed in accordance with IRS regulations. In event of death, funds would go to the employee's beneficiaries. Deferred compensation does not affect in any way any other retirement benefits or Social Security benefits.
  - d. An employee may defer no more than 25% of his/her gross income (up to the maximum IRS amount) in any one calendar year.
  - e. An employee interested in enrolling may do so by contacting an enrollment representative of the plan through the Human Resources Department.

---

## **5.04 – EDUCATION AND TRAINING POLICY**

### **A. PURPOSE**

Effingham County budgets expenditures for employee education and training in order to achieve employee certifications, improve skills and productivity, and for other related purposes. Such educational and training expenditures are considered as investments in affected employees with the expectation that the affected employees will return to the County job-related services having values equal to, or exceeding, the associated investment costs.





# Effingham County Board of Commissioners

*The Office of Human Resources – Employment Policies*

## **B. STANDARD**

Employee education and training activities must be job related and for the purpose of skill maintenance and/or skill enhancement. Training may consist of courses, seminars, conferences, meetings, or on-the-job training and have immediate, important significance to job requirements.

## **C. GUIDELINES**

The following additional administrative policies apply with regard to expenditures made by the County for employee education and training:

1. Selection of training method, timing, etc., is to be on the basis of maximum cost-effectiveness, and within approved budgets.
2. Only training that is predominantly and directly related to an employee's current job assignments will be eligible for funding by the County.
3. Employees who participate in educational or training programs, courses, etc., which are partially or fully paid for by the County, will share their knowledge, course materials, etc., with other employees so as to maximize the benefits received from the County expenditures.
4. Employees will be paid a maximum of 8 hours per training day and straight time for travel; unless the class is scheduled in Effingham, Bryan, Bulloch and/or Chatham counties then no travel time will be paid.
5. In those cases where an employee is participating in an educational course which requires an examination to obtain a passing grade or certification, and the employee fails to obtain a passing grade or certification, the employee will be allowed to take the examination one more time at the county's expense. If the employee fails on the second attempt to pass an examination, the employee must bear all future costs (tuition, travel lodging, meals, books, fees, and other related costs) pertaining to the educational course.
6. Approvals from the Employee's Department Head and the County Administrator are required for all education and training expenditures by the County.
7. Upon the employee's completion of education or training, appropriate documentation will be added to the employee's personnel file.
8. Employees benefiting from educational or training expenditures by the County shall sign the Application for Education and/or Training Form, and obtain approval from the appropriate Department Head and the County Administrator prior to participation in education and/or training.
9. The approved Application for Education and/or Training Form must accompany all purchase orders submitted to purchasing agent for expenditures made on an employee's behalf.



# Effingham County Board of Commissioners

*The Office of Human Resources – Employment Policies*

10. Employees who request educational and/or training benefits from the county must sign the Education & Training Form by which they agree to work for the County for a minimum of one year from the date of training. If the employee becomes separated from service for any reason prior to completing the one-year requirement, the employee shall reimburse the county on a pro-rata basis for the tuition, travel, hotel/motel, meals, books, fees, and any other expenditure made on the employee's behalf. Reimbursement will be handled with employee's final check.
11. Copies of the approved application shall be distributed as follows:

ORIGINAL	-	EMPLOYEE'S PERSONNEL FILE
COPY	-	EMPLOYEE'S DEPARTMENT HEAD
COPY	-	EMPLOYEE
COPY	-	PURCHASING AGENT

---

## **5.05 – WORKER'S COMPENSATION**

### **A. STANDARD**

All injuries and accidents, no matter how minor, must be reported immediately to the Department Head and Human Resources Department. Failure to report work related injuries or accidents may result in a delay or denial of Workers' Compensation benefits, and/or dismissal of the employee. Effingham County Board of Commissioners will seek return to work opportunities through the use of transitional employment for all employees who are temporarily disabled due to an on-the-job injury as quickly as medically possible. Transitional employment opportunities will be considered in all departments, not the just the department in which the injured employee was working before the injury or illness occurred. Transitional employment assignments are intended to assist workers who are transitioning back to work after a temporary disability that resulted from a work related injury. All transitional employment duties must be productive.

### **B. PROCEDURE**

1. Each Department Head has the responsibility for filling out the Accident and Investigation Report form and referring employees for immediate medical treatment for work related injuries. Treatment will be obtained from one of the medical providers listed on the Workers' Compensation Panel of Physicians, which is posted at each County facility.
2. All initial treatment, follow-up visits, referrals to specialists, and second opinions must be authorized and coordinated through the worker's compensation carrier. Failure to coordinate all medical treatment prior to scheduling an appointment may result in a delay or denial of Workers' Compensation benefits.



# Effingham County Board of Commissioners

*The Office of Human Resources – Employment Policies*

3. An employee who suffers a job-related injury and must receive medical treatment during his/her scheduled work hours, on the day of the injury, will be compensated at his/her regular hourly rate for the time lost. The total hours paid on the day of the injury shall not exceed scheduled work hours. Every effort should be made by the employee to schedule follow-up medical services with minimal amount of time away from work.
4. **EMPLOYEES' RESPONSIBILITIES:**
  - a. Report all work-related injuries immediately to the Department Head.
  - b. Complete the employee section on the Accident and Investigation Report form and turn into their Department Head within 24 hours of accident.
  - c. Report all required medical treatment to the Department Head/Human Resources Department as soon as possible. This includes initial treatment, follow-up appointments, referrals to specialists, and requests for second opinions.
5. **DEPARTMENT HEADS' RESPONSIBILITIES:**
  - a. Immediately notify the Human Resources Department of the need for immediate medical treatment.
  - b. Assist the employee with the completion of the employee section of the Accident and Investigation Report form within 24 hours of the accident.
  - c. Investigate the cause of the incident to determine corrective action required to avoid future occurrences.
  - d. Complete the Accident and Investigation Report form. The completed report must be submitted to the Human Resources Department for recommendations and approval within 24 hours.
6. **HUMAN RESOURCES DEPARTMENT RESPONSIBILITIES:**
  - a. Ascertain the need for medical treatment.
  - b. Review the investigation report with the Department Head to ensure that all corrective action has been, or will be, taken to avoid future occurrences.
  - c. Complete all First Report of Injury forms and submit to the Workers' Compensation Carrier in a timely manner.
  - d. Coordinate all necessary paperwork with the Workers' Compensation Carrier, the employee, and the providers of medical treatment.

---

## **5.06 – TRAVEL, EMPLOYMENT AND BOARD OF COMMISSIONER EXPENSES**

### **A. PURPOSE**

The purpose of this policy is to establish uniform expense guidelines for board members, elected officials, employees, and approved volunteers (representing Effingham County).



# Effingham County Board of Commissioners

*The Office of Human Resources – Employment Policies*

These guidelines will govern all allowed expenses, reimbursements, allowances, and advances for any travel, or other business expenses, which are incurred only when conducting County business as required by the Board of Commissioners.

## **B. STANDARD**

1. All out-of-County travel by allowed participants shall be reimbursed/advanced only after proper and prior authorization has been obtained. To receive authorization, a Travel/ Expense Form must be completed and submitted for approval.
  - a. All travel and other County business expenses must be approved by the Department Head (where appropriate) and the County Administrator and/or Chairman. The County Administrator may refer major travel and expenses (over \$500 – estimated) to the Chairman for joint review.
2. The County will only pay/reimburse the cost of a single room, single coach class airfare, single meals, etc., unless specific advance approval is obtained from the County Administrator and/or the Chairman.
3. The County may utilize advance *per diem* payments at the discretion of the County Administrator and/or the Commissioners.

## **C. GUIDELINES**

The following list of expenses is allowable for reimbursement/advancement by Effingham County, if they are actually incurred/were caused while conducting County business.

1. **TRANSPORTATION:**
  - a. Air Travel – Coach Class airfare may be paid/reimbursed for travel to locations of more than 200 miles in distance.
  - b. Vehicle Travel – The actual expense of any gas and oil will be paid/reimbursed, based on actual receipts, when using a county vehicle. If a County vehicle is not available, a private auto may be used only with prior approval (see above). Mileage will be paid/reimbursed at the current federal allowance for the official County miles only. All persons are encouraged to travel in groups, in order to reduce expenses.
    - i. Any person operating any County vehicle must possess a current valid driver's license, and is required to report any occurrences affecting their driving record, or the validity of their license, to the County Administrator prior to reserving a vehicle.
    - ii. To ensure availability of an automobile, County staff and Commissioners must schedule the use of all county vehicles with the appropriate Department Head or the County Administrator.

2. **LODGING:**





# Effingham County Board of Commissioners

The Office of Human Resources – Employment Policies

Payments/reimbursements will be allowed for the actual cost of adequate lodging, only if valid hotel/motel receipts accompany the travel/expense form. Lodging will not be reimbursed if the site of the meeting/business is less than 100 miles from Effingham County. If there is a special event within 100 miles, and lodging is requested, specific advance approval by the County Administrator and/or the Chairman must be obtained. Each person shall be responsible for filing the proper tax exemption forms at the time of check-in.

3. **MEALS AND MISCELLANEOUS:**

The cost of related miscellaneous items such as tips, cab or shuttles fares and parking expenses may be paid/reimbursed based on submittal of actual receipts, and only after proper and prior authorization has been obtained. Receipts must be attached to the completed travel/expense form.

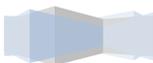
a. *Per Diem* allowance – Expenses shall be paid/reimbursed on the basis of a flat allowance of either “Major city” or “Other city” per day. Partial days shall be prorated on this basis. If travel is required before 7 a.m., then breakfast will be paid; if travel is required after 7 p.m., then dinner will be paid. If policies herein prove inadequate, then flexibility can be permitted, but only upon the specific advance approval of the County Administrator and/or Chairman.

	<b>*MAJOR CITY</b>	<b>OTHER CITY</b>
BREAKFAST	\$12.00	\$ 7.00
LUNCH	\$18.00	\$10.00
DINNER	\$30.00	\$18.00
TOTAL PER DAY	\$60.00	\$35.00

**NOTE: MAJOR CITIES ARE THOSE WITH POPULATION IN EXCESS OF 200,000. COMMISSIONERS AND ADMINISTRATIVE STAFF ATTENDING LEGISLATIVE FUNCTIONS, COUNTY ASSOCIATION MEETINGS AND SPONSORED TRAINING WILL USE THE MAJOR RATE.**

- a. Guests, including, but not limited to representatives of companies, local state or federal dignitaries (and their guest) may be entertained on occasion, when it is deemed to be necessary official County business. Guests do not include family or personal guests.
- b. If meals are provided as part of the registration fee for conventions, seminars, schools, or association meetings, then the per diem allowance will be adjusted accordingly.

4. **REGISTRATION FEES:** Fees charged for registration at any convention, seminar, school or association meeting are allowable for reimbursement. Registration fees should be paid in advance (directly to the vendor), so that the County may take advantage





# Effingham County Board of Commissioners

*The Office of Human Resources – Employment Policies*

of any discounts for early registration. Requests for advances to pay fees must be accompanied by the registration form.

5. **TELEPHONE CHARGES:** Charges will only be reimbursed for calls involving official county business. Telephone charges must be itemized on lodging receipts. Personal calls to family will be reimbursed up to \$5.00 per day with itemized receipts.
6. **ADVANCES:** A cash advance can be obtained for items other than registration fees when, in the opinion of the County Administrator and/or Chairman, payment would be a hardship for those traveling on County business. All portions of the advance request form must be completed before it is submitted for approval to the County Administrator and/or Chairman.
7. **FORMS:**
  - a. The Travel/Expense form is to be used for travel and related expenses. All portions of the form must be completed prior to its submission to the County Administrator and/or Chairman for approval.
  - b. All other travel or other expenses for which County reimbursement is claimed must be reported on the Travel/Expense form. To obtain reimbursement for travel expenses, the form must be submitted to the Purchasing Department within five (5) days of return from travel. To obtain reimbursement for all other expenses, the form must be submitted within thirty (30) days of incurring the expense. All receipts, ticket stubs and vendor documentation that support the payment/reimbursement request must be attached to the travel/expense form. All attached items should be in original form, if possible.

