



COMPREHENSIVE STUDENT LOAN SUPPORT

- Public Student Loan Forgiveness is a federal program that cancels the remaining balance of Direct Loans for borrowers either working full time for a government or for not-for-profit organizations who have worked 10 years and have made 120 qualifying payments.

SUMMER

- Online platform that helps simplify, reduce and/or eliminate student loan debt.
- Navigate personal loan situation with digital tools and dedicated team of experts.
- Summer can assist with repayment options for Parent PLUS Loans for parents who took out federal loans for their eligible, undergraduate child(ren).



DEFERRED COMPENSATION

- Tax-deferred supplemental retirement strategy.
- Provides a convenient way to save on a regular and long-term basis, providing for retirement.
- Four voluntary deferred compensation plans available to employees.
- Pre-tax or Roth (post-tax) saving options.



EMPLOYEE ASSISTANCE PROGRAM

- Available at no cost to the employee.
- Can assist employee and eligible dependents with a wide variety of issues/concerns ranging from substance abuse help to legal/retirement concerns.
- Offers up to six face to face sessions that provide short-term counseling and coaching per issue per calendar year.



GENDER AFFIRMING

- The plan covers gender affirming surgery for medically necessary surgical procedures provided by In-Network Providers at 80% (after deductible). The plan also covers both prep and gender affirmation medications before and after surgery.
- In addition, City of Akron allows coverage for non-specialty hormonal therapy (including testosterone).



FERTILITY

- The plan covers In-Vitro fertilization and artificial insemination for both medically necessary and routine professional/institutional services with a \$6,800 lifetime maximum.



BENEFIT ELIGIBILITY

- Regular full-time active employees who have met the eligibility period requirements.
- New employees are eligible for benefits on the 1st of the month following their date of hire unless they are an elected or appointed official.
- Elected or appointed officials are eligible for benefits on their date of hire.



ADDITIONAL INFORMATION

- 6 weeks Paid Parental Leave
- The City of Akron's wellness program offers voluntary wellness programs and services that help employees make conscious choices that can impact your wellbeing.

The information in this pamphlet is a summary. Refer to the plan documents for more information about each of the benefits described in this pamphlet.



2024 TOTAL REWARDS

www.MyCityofAkronBenefits.com





2024 MEDICAL COVERAGE

Medical Mutual of Ohio (MMO)

- The City of Akron contributes approximately 91% of the total monthly cost for both single and family coverage elected by eligible employees.
- Generous plan offering with \$150 deductible for single and \$300 deductible for family.
- Maximum out of pocket limits: \$1,500 for single and \$3,000 for family.
- Free preventive care for services listed under the Affordable Care Act.

DIRECT PRIMARY CARE

Everside Health

- Unique health care program available as part of the medical benefit.
- Offers unlimited primary care services to you and your family members covered as primary, at little to no cost to you. No copay required for visits.
- One-stop shop for your health needs –able to treat up to 90% of health care needs.

2024 PRESCRIPTION DRUG COVERAGE

CVS Caremark

- Prescription drug coverage available as part of the medical benefit for employees and for dependents enrolled as primary medical coverage.
- Prescription drug coverage via mail or at your in-network local retail pharmacy.
- 34 day supplies for retail fill copays include: \$10 for generic, \$20 for preferred, \$40 for non-preferred and \$50 for specialty.
- 90-day supplies for maintenance fills via CVS Mail order or CVS Retail Pharmacy, and CostCo Retail Pharmacy is double the retail copay (specialty drugs are excluded).



2024 DENTAL COVERAGE

Guardian

- Provided at no cost (but enrollment is required).
- No deductible but \$1,500 annual coverage limit.
- For in-network dentists, preventive care is covered at 100%.
- Includes orthodontia coverage, subject to a lifetime coverage maximum.



2024 VISION COVERAGE

Medical Mutual of Ohio (MMO)

- Provided at no cost (but enrollment is required).
- One examination covered per benefit period.
- One pair of prescription lenses or contact lenses covered per benefit period.
- Frames covered every two benefit periods.



FLEXIBLE SPENDING ACCOUNTS

- Allows pre-tax dollars to pay for eligible health care and dependent care expenses.
- Health care FSA 2024 maximum contribution limit is \$3,200.
- Dependent care FSA 2024 maximum contribution limit is \$5,000.



PET INSURANCE

Embrace Pet Insurance

- 10% discount on pet insurance.
- Accident/illness pet health insurance policy from Embrace covers nearly everything.
- 24/7 pet telehealth.



PENSION: RETIREMENT OPTIONS

- Employees become members of either the Ohio Public Employee Retirement System or the Ohio Police and Fire Pension Fund.
- OPERS members contribute 10% of their salary toward retirement and the City of Akron contributes 14% of your salary toward your retirement.
- OP&F members contribute 12.25% of their salary toward retirement and the City of Akron contributes 19.5% for police and 24% for fire employees



LIFE INSURANCE

MedMutual Life

- Regular full time active employees receive \$50,000 of basic life & accidental death and dismemberment at no cost.
- Optional life insurance may be elected in \$10,000 increments up to 5x basic annual earnings.
- If employee elects optional life insurance, the employee may also elect optional life insurance for the employee's spouse and dependent children.
- Evidence of insurability may be required.



VOLUNTARY BENEFITS

- Short term disability, accident insurance, critical illness insurance, and whole life insurance offered.
- Portable – can take coverage with you when you leave employment.
- Benefits paid directly to you as policyholder.