



Sycamore Township 2026 Employee Benefits Guide



2026 Benefits at a Glance

Medical Insurance

The Sycamore Township Group Health Plan is a self-insured plan administered by MedBen. The plan has a \$3,000 deductible for an employee and a \$6,000 deductible for families. This high deductible health plan works in conjunction with a Health Savings Account.

Dental Insurance

Sycamore Township offers dental insurance to our employees at no cost through Delta Dental. The DPPO Plan offers both in-network and out of network benefits.

Vision Specific HRA

All members covered under the Sycamore Township Group Health Plan are also eligible for reimbursement for routine vision exams and glasses or contacts up to \$200 per calendar year.

Voluntary Critical Illness/Accident Insurance

Employees have the option to enroll in additional coverage for critical illness and accident insurance through AFLAC or Washington National.

Employee Assistance Program

TriHealth Employee Assistance Program provides counseling free of charge for Sycamore Township employees and their families. TriHealth EAP Financial Assist offers financial education and Legal Assist gives employees the opportunity to schedule a free 30-minute legal consultation with an attorney.

Basic Life and AD&D Insurance

Sycamore Township provides basic life and AD&D insurance through Reliance Standard at no cost to employees.

Supplemental Life & Dependent Life Insurance

Employees may choose to purchase supplemental life insurance for themselves or their spouse or dependents.

Accident Policy for First Responders

The Township has an Accident Policy through Provident for firefighters at no cost to the employee. This policy also includes a First Responder Assistance Program.



The Sycamore Township Group Health Plan offers a high deductible health plan in conjunction with a Health Savings Account. The deductible is \$3,000 for the employee only tier and \$6,000 for employee+child(ren), employee+spouse and family tiers.

The Township has a partnership with Kemba Credit Union to offer our employees a Health Savings Account (HSA) to pay medical expenses before the deductible is met. Sycamore Township will match the employee's pre-tax payroll deductions into the HSA up to 50% of the deductible.



Health Savings Accounts (HSA)

What is a Health Savings Account?

An **HSA** is a tax exempt trust or custodial account established by an individual exclusively for the purpose of paying qualified medical expenses.

Employee must be enrolled in an IRS qualified High Deductible Health Plan (HDHP) to be eligible to open a Health Savings Account (HSA).

Employee cannot be enrolled in a non-qualified HDHP plan.

IRS minimum deductible

No first dollar benefits – all covered expenses must be applied to deductible.

Benefits of Participating in HDHP HSA Plan:

Matching employer contributions are excluded from the employee's gross income.

Employer contributions are not subject to Federal or State tax.

HSA balances carry over from year to year.

HSA accounts are owned by the employee.

If employee terminates, HSA account & balances belong to the employee.

Subject to IRS Yearly Contribution limits:

Single \$4,400 / Family \$8,750 (effective 1/1/2026)

Examples of Qualified Expenses under HSA Account:

Medical - includes office visit, urgent care and emergency room expenses applied to deductible & co-insurance

Dental services and orthodontic expenses

Prescription drugs

Retail & mail order

Over the counter medications

Lab work / tests

Obstetric services

Diagnostic testing

Feminine care products



Kemba Health Savings Accounts



FEATURES & BENEFITS

- No monthly or annual fees
- No setup fee
- Free checks
- Free debit card with no addition charge for other cardholders on your account
- No minimum balance requirements
- Interest-bearing account*
- Unlimited monthly withdrawals and transactions
- Easy account access via online banking
- No penalty to close your account
- Federally insured by the National Credit Union Administration

* Minimum \$100 balance to accrue interest (\$100-\$2,499, 0.25% APY; \$2,500 and up, 1.00% APY)

SIDE-BY-SIDE COMPARISON

EXAMPLE 1

	Other Financial Institutions	Kemba Credit Union
Deposit	\$3,100	\$3,100
APY	0.40%	1.00%
Monthly Fee	\$3.00/mo (\$36.00/yr)	\$0
Earned Interest	\$12.40	\$31.00
Year-end Balance	\$3,076.40	\$3,131.00

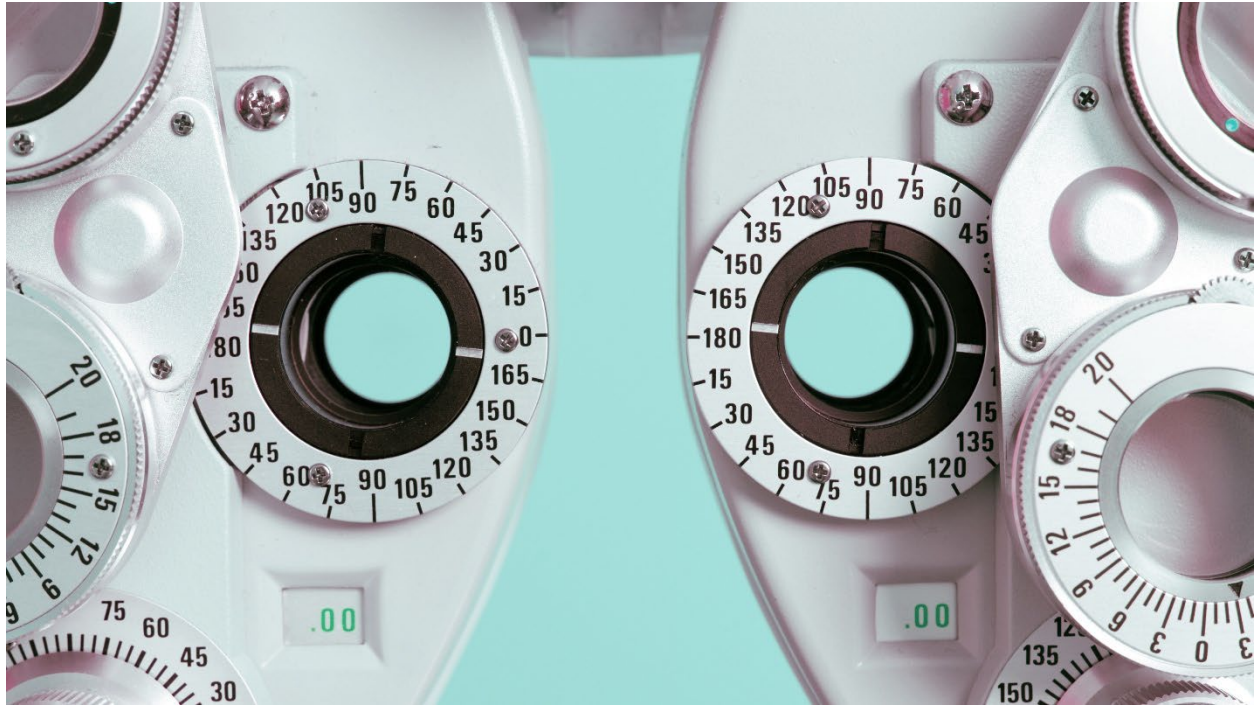
EXAMPLE 2

	Other Financial Institutions	Kemba Credit Union
Deposit	\$1,500	\$1,500
APY	0.25%	0.25%
Monthly Fee	\$3.00/mo (\$36.00/yr)	\$0
Earned Interest	\$3.75	\$3.75
Year-end Balance	\$1,467.75	\$1,503.75

Rates current as of 1/2020 and are subject to change.

Vision Specific HRA

Sycamore Township's Group Health Plan also includes a vision specific HRA benefit administered by MedBen. Group Health Plan members are eligible to receive a reimbursement of up to \$200 for a vision exam and up to \$200 for glasses or contacts per member per calendar year.



Sycamore Township Group Health Plan members, and covered spouse if applicable, who meet wellness compliance requirements by November 1st, are eligible to receive a reduction in the employee's portion of the premium beginning January 1st of the following year.



Sycamore Township is enrolled in the Center for Local Government's pool for Dental Insurance coverage through Delta Dental. Dental Insurance is available to all full-time employees with no employee cost sharing.

DENTAL COVERAGE

Coverage Tier	Monthly Employee Contribution
	Delta Dental Plan D
Deductible	
Individual / Family	\$25 / \$75
Benefit Maximum (Preventive, Basic and Major Services combined)	
Per Individual	\$2,000
Covered Services	
Preventive Services	No Charge
Basic and Major Services	20% Coinsurance
Orthodontia (Child only)	
Per Individual	\$1,000 Lifetime Maximum, 40% Coinsurance



TriHealth EAP®

Help for Managing Life's Challenges & Opportunities

TriHealth EAP is a prepaid benefit available to you as an employee of Sycamore Township to you and your family at no cost, even if you opt out of your employer's health insurance plan. Our confidential services are designed not only to assist you in times of crisis, but also to help you thrive in all aspects of your life.

Sycamore Township employees, their spouses/partners and dependents in the home are eligible for up to 10 confidential counseling sessions per issue with a licensed counselor. Be assured your employer does not receive names or any information about your participation.

- To schedule a confidential appointment, call 513 891 1627 or 1 800 642 9794, or access "Request-a-Counselor" via [TriHealthEAP.com](https://www.trihealtheap.com)
- To speak with a licensed clinician for urgent situations any time 24/7, call 1 800 642 9794.

Employees and their families also may access the following service through [TriHealthEAP.com](https://www.trihealtheap.com):

Ask-A-Counselor

Option to submit questions online and receive confidential, encrypted answers within two business days.

TriHealth EAP WorkLife Services | Password: sycamore

- Collection of articles and links on multiple topics related to health and well-being
- Free, 30-minute sessions with a financial professional to assist with budgeting, debt management, credit report issues, bankruptcy prevention and more.
- Referrals to local attorneys for a free, 30-minute consultation and, in most cases, a significant discount if you choose to hire that attorney.

Excelling at Work & Life Training Series

Webinars to equip participants with skills that elevate their ability to thrive personally and professionally. Offered at no cost for employees and their family members through the TriHealth EAP benefit. Topics and registration information for upcoming webinars available on [TriHealthEAP.com](https://www.trihealtheap.com).

Archived Trainings | Password: concernweb

Previously recorded training can be accessed on [TriHealthEAP.com](https://www.trihealtheap.com).

EAP offers support for many aspects of life:

Stress Management
Crisis Support
Resiliency Development
Work & Family Balance
Relationships
Career Concerns & Exploration
Emotional Health
Grief & Loss
Addictions
Financial Counseling

EAP serves our clients through multiple ways:

Telehealth Video-Counseling Sessions
Telephonic Counseling
In-Person Sessions
On-Site, Video-Conference & Recorded Training



[TriHealthEAP.com](https://www.trihealtheap.com) | 513 891 1627 | Toll-Free 800 642 9794

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Active, full-time employees are eligible for basic life and AD&D insurance through Reliance Standard at no cost. Covered employees may also elect supplemental life insurance or dependent life insurance for their spouse and/or dependent children at guaranteed issue amounts during the initial eligibility period. Supplemental insurance is 100% employee paid through payroll deductions.

**Benefit Amounts for Basic Life Insurance
(100% employer paid)**

Less than five years of service: \$15,000

Five to ten years of service: \$20,000

Ten or more years of service: \$25,000



Additional Supplemental Insurance Options

Full time employees have the option to purchase accident and critical illness insurance through the following vendors:



Primary Agent
Amanda Huggins
614-832-9773

amanda_huggins@us.aflac.com



Primary Agent
Andrew Foxworth
740-463-3824

Andrew.Foxworth@pmagent.net



Primary Agent
Chris Handley
513-919-3521

chris.handley.pfia@gmail.com

Deferred Compensation Options

Full time employees have the option to contribute through payroll deductions to a 457b Pre-Tax or Roth account through the following vendors:

[Ohio Deferred Compensation](#)

457b Plan/After-Tax Roth

[EZ Enrollment Form \(Enroll in Ohio Deferred Compensation\)](#)

[SMarT Plan \(Automatically increase your deferral amount each year\)](#)

Other forms available at <https://www.ohio457.org/help>.
[After-Tax Roth Information](#)

1-877-644-6457

[Ascensus](#)

457b Plan/After-Tax Roth

Primary Contact: Matthew McManus, 513-762-7760 or
Matthew.McManus@equitable.com

Ascensus Participant Services: 1-888-652-8086

Participant Link: [Ascensus – Retirement Login](#)

[OAPFF 457b Deferred Compensation Plan](#)

457b Plan/After-Tax Roth for Firefighters
Only through Empower

[Login or create an account](#)

1-844-865-5482

Primary Contact: Phil Holstrom, 312-701-1100 x267 or 513-288-4024
pholstrom@retirementplanadvisors.com

[Retirement Plan Advisors 2026 Tax Guide](#)

Empower Participant Phone Number 1-800-701-8255

Retirement/Pension



PTO and Paid Holidays

Sycamore Township full-time employees receive competitive PTO and 12 paid holidays.



Sycamore Township is an exciting, fast-paced organization ready to serve the needs of its residents. Our employees are adept at handling multiple tasks and thinking on their feet. Every member of the Township family is a vital part of the team that makes us a success. Every achievement is attained through the cooperation of each team member.