

## **2024**

### **Summary of Employee Benefits\*\* as of 12/1/23**

#### **Health Insurance –**

##### **Anthem HealthKeepers Gold OAPOS (Plan A)**

##### **Anthem HealthKeepers Silver OAPOS (Plan B) High Deductible**

- Eligible at beginning of month following employment date
- Plan A
  - \$30 physician office visit co-payment, \$20 EPHC Co-Pay (Preferred Network Provider). List on Website of these providers.
  - Deductible is \$750 single/\$2,250 family
  - Out of Pocket Maximum \$7,700/\$15,400
  - Prescription Tier 1 \$15, Tier 2 \$45, Tier 3 25% to \$200 Tier 4 25% to \$400
  - Hospital 20% after deductible up to Out of Pocket Max.
- Plan B
  - Allowable charge up to deductible (\$4,000 single/\$8,000 family) then 100%. Company will provide HRA for amount above deductible to reach Silver plan deductible limits
  - Out of Pocket Maximum \$4,000/\$8,000 balance covered by HRA.
  - Prescription – Deductible then \$0 cost. Preventive Drugs Note: Ties 1 & 2 \$5 (Deductible does not apply)
  - Hospital allowable charge up to deductible then covered 100%.
- Employee contribution for health care coverage:

	<u>Plan A</u>	<u>Plan B</u>
• Employee	\$120.90/pay period	\$ 27.47/pay period
• Employee/child(ren)	\$370.46/pay period	\$214.30/pay period
• Employee/spouse	\$379.96/pay period	\$247.27/pay period
• Employee/family	\$535.14/pay period	\$364.72/pay period

#### **Dental Insurance with Anthem Dental**

- Eligible at beginning of month following employment date
- Preventive care 100% paid, limited to twice yearly
- Other benefits detailed in enrollment booklet
- Employee contribution for dental coverage
  - Employee \$ 4.17/pay period
  - Employee/child(ren) \$17.05/pay period
  - Employee/spouse \$16.16/pay period
  - Employee/family \$26.48/pay period

#### **401(k) Plan with Securian**

- Eligible at beginning of month following employment date.
- Employer matching contribution of 100% of employee deferral to a maximum of \$6,000/year if hours of service are met and are employed as of the last day of the plan year.

#### **Short term and long-term disability insurance –Principal**

- Paid at 66.7% of salary up to \$1,200 per week for 13 weeks for Short Term and up to \$5,000 a month until age 65 for Long Term
- Medical/Family leave including maternity leave up to 12 weeks within a 12 month period

**Term life insurance at twice employee salary to a maximum of \$200,000 coverage**

**Flexible benefits spending plan – Cafeteria Plan**

- FSA-(Flexible Spending Account) Employee may defer pre-tax dollars to cover medical dental, vision, dependent care expenses, or private insurance premium for reimbursement. Employee maximum contributions allowed are \$2,475/year for Flexible Spending Account and \$4,583.37 for Dependent Care Spending Account if single or married filing a joint tax return (\$2,291.74 if married and filing separate). Funds must be used within year or are forfeited
- HSA-(Health Savings Account) Only available if High Deductible Plan (Plan B) is chosen. Employee may defer pre-tax dollars to cover or medical expense, dental, vision, dependent care expenses, or private insurance premium for reimbursement. Employee maximum contributions allowed are \$3,254.24/year individual, \$6,508.37 with one or more dependents. May contribute up to an additional \$1,000 if 55 or older. Unused funds remain in account from year to year.

**Twelve paid holidays**

- |                          |                  |                     |
|--------------------------|------------------|---------------------|
| • New Year's Day         | Juneteenth       | Thanksgiving Friday |
| • Martin Luther King Day | Fourth of July   | Christmas Eve Day   |
| • Good Friday            | Labor Day        | Christmas Day       |
| • Memorial Day           | Thanksgiving Day |                     |
| • 2 Floating Holidays    |                  |                     |

**Paid Time Off (PTO) – to cover vacation, personal and sick time off**

- Begins to accrue paid time off immediately upon employment
- Receive 14 days of PTO the first year accrued biweekly (4 hours per pay)
- One to three years - 17 PTO days per year (5 hours per pay)
- Three to five years - 21 PTO days per year (6 hours per pay)
- Five to seven years - 24 PTO days per year (7 hours per pay)
- Seven to ten years - 28 PTO days per year (8 hours per pay)
- After 10 years of service - 31 PTO days per year (9 hours per pay)

**Other Miscellaneous information**

- Two week pay periods ending on Sunday, with pay checks issued biweekly on Friday
- Direct deposit of pay checks mandatory
- Christmas club available
- Workweek of 37.5 hours with five 7.5 hour days.
- Business hours are 8:30 a.m. to 5:00 p.m.
- Limited flextime available between the hours of 7:30 a.m. and 5:00 p.m.
- Bereavement Leave
- Jury-Duty Leave
- Benefit conversion at termination (COBRA)
- Educational financial assistance

**\*\*This is a summary of benefits available to qualified full time employees. Detailed information available upon employment.**