

Options

Benefit Summary 2010 (revised 4/29/10)

Eligible Full-time (64 hours worked per/pay period) Employees. Enrollment on plan begins on the 1st of the month after 90 days of full-time employment. Insurance benefits are administered by WorkSmart Systems. www.WorkSmartPEO.com

Medical -Aetna Preferred Provider Network

- *Choice of 4 deductibles, \$2000 or \$5000 PPO, \$2500 Health Fund or \$3500 High Deductible Health Plan with HSA*
- *Options pays the employee premium for the \$5000 plan!*
- *Employee pays a cost share of premium on the 3 other plans. Options pays the balance of the premium.*
- *HSA (Health Saving Account) to pay for allowable medical expenses. Employee has the option to contribute pre-tax dollars. HSA funds rollover year to year.*
- *Flexible Spending Account (FSA) option available for qualified medical and dependent care expenses*
- *Plan pays 80%-90% after deductible for network doctors.*
- *Preventive Health – Co-pays or 100% of eligible charges depending on plan selected*
- *Prescriptions – Apply to deductible on the \$2500 and \$3500 plans. Co-pays on the \$2000 and \$5000 PPO plans.*
- *Includes vision benefit, based on plan selected*
- *Includes \$15,000 term Life and AD&D*

Life – Lincoln Financial Insurance Company

- *\$20,000 Term Life Insurance*
- *Premium paid by Options!*

Voluntary Life- Lincoln Financial Insurance Company

- *Additional Term Life Insurance available for employees and dependents*
- *Voluntary benefit- employee pays the premiums*

Dental – Aetna Dental Insurance Company

- *Choice of 2 plans, Aetna Gold or Silver Plans. Employee pays a cost share of the premium.*
- *\$1,000 Calendar Year Benefit, \$50 Deductible, maximum \$150 for family*
- *Preventative services covered at 100%*
- *Basic services at 80% and Major services at 50% on the Gold plan*
- *Basic services at 50% and Major services at a discount only on the Silver plan*
- *Orthodontics available on the Gold plan (up to age 19) paid at 50%, \$1000 lifetime maximum*

Vision – Aetna Insurance Company

- *Included with medical plan, based on plan selected*

Short-term Disability – Lincoln Financial Insurance Company

- *Pays 60% of salary, up to \$1000 per week for 11 weeks*
- *Begins 15th day of disability*
- *Premium paid by Options!*

Voluntary Long-term Disability – Lincoln Financial Insurance Company

- *Pays 60% of salary after 90 days elimination period*
- *Voluntary benefit- employee pays the premiums*

_____ **Voluntary Critical Illness – Unum Insurance Company**

- *Provides benefits to employee in the event of a covered critical illness*
- *Voluntary benefit- employee pays the premiums*

_____ **Paid Time Off (PTO)**

- *Paid time off accrues based on first 2080 paid hours for full-time staff and tenure*
- *Paid time off accrues based on first 1612 paid hours for part-time staff and tenure*

_____ **Paid Holiday**

- *Full-time Salary, Hourly Service Managers and Home Office Staff – 8 days/year*
- *Part-time Home Office Staff – 8 (4 hour)/days per year*

_____ **Holiday Pay**

- *Full and part-time hourly – Double pay rate if holiday hours are worked*

_____ **Pension – Profit Sharing**

- *An annual employer contribution based on profitability. A tax savings with retirement security for participants.*

_____ **Retirement/401K Plan/Roth 401K – American Funds**

- *Employee pre-tax and after-tax contributions through payroll deductions.*
- *Employer match of \$.50 on the first 6% of gross wages*
- *Earnings on investments accumulate tax deferred.*
- *Investment opportunities: Bonds, Stocks, or Mutual Funds*

_____ **Education Incentive- Suspended due to State funding rate cuts until further notice**

- *Bonus to full-time staff who complete a college degree in a job related field.*
- *Staff must apply for this incentive prior to graduation and receive supervisor approval*
- *Incentive paid at the end of one year past graduation*

_____ **Employee Referral Bonus- Suspended due to State funding rate cuts until further notice**

- *\$50 bonus paid to current staff for referrals that lead to employment*
- *Applicant must list employee as a referral on the application*
- *New employee must complete 90 days of employment before bonus is paid*

_____ **Paid Jury Duty**

- *Time served.*

_____ **125 Pre-Tax Cafeteria**

- *Qualified payroll deductions from employee check may be elected to be deducted pre-tax.*

_____ **Bereavement Leave Pay**

- *Three days (8 hours) paid leave for the death of an immediate family member.*

_____ **Paid Training**

- *Paid training including continuing education requirements, CPR, First Aid, Medication Administration, and Basic Training.*

_____ **Tuberculosis Screening**

- *100% paid, pre-employment and annual (if required for setting).*

