

# Family & Children Services

*A Source of Hope*

## 2011

# Employee Benefits Summary

## TYPE A – Full-time\*

\*Employees regularly scheduled to work 40 hours per week.

## **BENEFIT SUMMARY**

The value of your benefits goes well beyond the wages or salary you earn. Employees are encouraged to become familiar with the Agency's benefits package. Eligible employees must be on the job for one month (30-days) before medical & dental coverage will take effect. Flexible Spending Plan and Basic Life benefits will begin at date of hire. Complete plan description(s) and pricing for all benefits are available from Human Resources.

These are some of the benefits Family & Children Services provides **eligible** employees each year – list is not inclusive:

### **Agency Plan Benefits:**

- Medical Insurance
- Dental Insurance
- Flexible Spending Plan (Medical & Dependent Day Care)
- Short term Disability Insurance
- Long term Disability Insurance
- 401k – Retirement Plan
- Basic Life Insurance
- Voluntary Life Insurance
- Accidental Death & Dismemberment (ADD)
- Employee Assistance Program (EAP)
- Direct Deposit
- Credit Union Membership

### **Time Benefits:**

- Paid Time Off (PTO)
- Catastrophic Plan (CAT)
- Holiday
- Bereavement Leave
- FMLA Leave

### **Additional Benefits:**

- Professional Liability Insurance
- Dependent to Age 26 Enrollment Period

## AGENCY PLAN BENEFITS:

The agency offers the following benefit options for employees and their immediate families.

### Medical Options

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Family & Children Services offers the following Blue Cross Blue Shield of Michigan – Simply Blue PPO HRA – Plan 4000 medical options. The Agency pays a percentage of the premium for all plans.

**BCBS Simply Blue PPO HRA – Plan 4000:** Office visits have a \$40 co-pay. This is a PPO-type also offers an annual Health Reimbursement Arrangement (HRA). Plan deductible is \$2,500 for Employee only and \$5,000 for Employee + dependent(s). Participants are able to select from a preferred provider listing located at [www.bcbsm.com](http://www.bcbsm.com). Prescriptions are \$15.00 for generics (formulary), \$50.00 for brand name (formulary) and 50% (min. \$70/max. \$100) if a brand name is selected in place of an available generic or if a non-formulary drug is prescribed – Birth Control included.

#### EMPLOYEE – Bi-weekly Contribution

Employee	\$37.25
Employee + 1	\$107.29
Family	\$156.45

#### Annual HRA

Employee	\$2,750
Employee + 1	\$5,000
Family	\$5,000

### Dental Insurance

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The Agency offers the employee an option of paying for dental benefits through BCBS . The plan offers services on three levels plus orthodontia:

**Preventive:** benefits such as cleanings and x-rays are covered 100%.

**Basic:** benefits such as fillings, are covered at 75% R & C.

**Major:** benefits such as crowns & bridges are subject to a one-year waiting period. After the waiting period is satisfied, these procedures are covered at 50% R & C.

**Orthodontia:** benefits lifetime maximum \$1,000 are subject to a one-year waiting period.

**Annual Deductible:** \$50 individual/\$100 family.

#### EMPLOYEE – Bi-weekly Contribution

Employee	\$11.03
Employee + 1	\$26.46
Family	\$33.07

### Flexible Spending Plan

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The agency provides employees the option of paying for dependent day care expenses and out-of-pocket medical and dental expenses with before-tax dollars. With this program, an employee may realize substantial tax savings by electing to have a portion of his/her wages placed in special reimbursement

accounts – up to \$3,000 for the health care account and up to \$5,000 for the dependent care account for the purpose of paying eligible expenses.

A participating employee must pay for these expenses out-of-pocket and then submit a claim form along with the receipt for reimbursement.

An employee may submit claims for his/her spouse and children under the reimbursement accounts if they meet the definition of a dependent in section 125 of the Internal Revenue code.

### Short-Term Disability (STD)

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**Type A** employees are eligible for short-term disability leave benefits after 12 weeks of employment with the Agency. The Agency's Short-term Disability plan provides an income replacement of 60% of the employee's weekly salary (calculated using an annualized rate) for every qualifying week of disability, after satisfying a two-week elimination period. The maximum amount of STD is 10 weeks for employees with at least one year of service and 6 weeks for employees with at least 12 weeks and less than one year of service.

### Long-Term Disability (LTD)

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**Type A** employees may, at their own cost, purchase long-term disability insurance – provided there is sufficient demand. Long-term disability insurance will pay 60% of a disabled employee's salary from the 91<sup>st</sup> day of disablement until recovery or until retirement age, whichever event comes first.

### 401k – Retirement

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Once an employee has been employed for one full-year (min 1000 hours worked), the employee is eligible to be enrolled in the employer portion of the 401k plan on July 1 or January 1 (whichever date comes first). Once enrolled, provided the employee has satisfied the 1000 minimum hours agreement and is actively employed on December 31, the agency match will be predicated on your participation in the plan. The agency will match 50% of the first 6% of your contribution (example below.) To receive the match, you will have to be employed at the last day *[For each year that an employee works a minimum of 1000 hours, the employee is credited with 1 year of vesting. Vesting is on a **six-year** schedule beginning with 20% vesting after year 3 and continuing to 100% vesting after year **six (6).**]* Employees are eligible to contribute pre-tax dollars from their own paycheck effective at date of hire. A Summary Plan Description is available from Human Resources.

Your Contribution	Agency Contribution	Total Contribution
0%	0%	0%
1.0%	.5%	1.5%
2.0%	1.0%	3.0%
3.0%	1.5%	4.5%
4.0%	2.0%	6.0%
5.0%	2.5%	7.5%
6.0%	3.0%	9.0%
7.0% and >	3.0%	10.0% and >

## Basic Life Insurance & Accidental Death & Dismemberment

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Group Basic Term Life insurance is provided and paid for by the Agency for all eligible employees. The amount of life insurance is \$5,000. The amount of this life insurance is doubled in the event of death by accident.

## Voluntary Life Insurance

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**Type A** employees may, at their own cost, purchase additional life insurance. Guaranteed issue \$80,000 – minimum purchase amount is \$10,000 and benefit increments are \$10,000. The maximum amount that can be purchased is \$500,000. Spouse life can also be purchased in increments of \$10,000. Child life is available in increments of \$2,500, \$5,000, \$7,500 & \$10,000.

## Employee Assistance Plan [EAP]

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The Agency recognizes that problems at home or of a personal nature can have a detrimental impact on the employee's well-being while at work. It is also recognized that most personal problems can be dealt with successfully when identified and treated early. The EAP provides support for a broad range of areas including emotional/behavioral problems, relationship issues, alcohol and other drug-related dependency, financial troubles, legal assistance, eldercare and childcare concerns, and many others.

All communication with the EAP remains confidential. Employees may voluntarily seek assistance from the EAP at any time, or they may be referred by management if it appears that personal problems are interfering with client or employee safety, or the employee's general performance.

## Direct Deposit

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Employee paychecks can be direct deposited as directed by the employee. Employees can allocate earnings to up to two financial institutions and four separate accounts.

## Credit Union Services

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Employees of the agency are eligible for Credit Union Services at either Consumers Credit Union in the Kalamazoo area or Omni Credit Union in Battle Creek.

## TIME BENEFITS

### Paid Time Off (PTO)

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**Type A** (full-time) employees accrue PTO based on the following:

<u>Years of Cont. Service</u>	<u>Accrual Rate per Month</u>	<u>Annual PTO Accrual</u>	<u>Maximum Hours</u>
0-3	13.33 hrs	20 days	240 hours
4-12	16.67 hrs	25 days	240 hours
13+	20.00 hrs	30 days	240 hours

Exempt employees may take PTO in increments of 4 hours. Non-exempt employees may take PTO in increments of 15 minutes.

PTO balances carry over from month to month and year to year. The maximum accrual amount is 240 hours, at which time the employee will cease earning until the balance falls below 240 hours. Unused PTO is paid out on termination.

## Catastrophic Plan

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The Catastrophic Plan is a benefit plan which allows employees to accrue time to be taken during an approved leave for an illness (employee, spouse, child, parent) care of a child or adoption/foster care. **Type A** employees earn catastrophic hours at a rate of four (4) hours per month, on the last day of the month.

The maximum accrual amount is 240 hours, at which time the employee will cease earning until the balance falls below 240 hours. Catastrophic hours are viewed as income protection and are not paid out on termination.

## Paid Holidays

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The agency recognizes the following as paid holidays:

- New Year's Day
- Martin Luther King, Jr. Day
- Memorial Day
- Fourth of July
- Labor Day
- Thanksgiving
- Day after Thanksgiving
- Christmas.

## Bereavement Leave

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**Type A** employees are allowed paid funeral leave of up to **five (5)** paid working days for each death of a spouse, child, dependent, parent, parent-in-law, grandparent, grandparent-in-law, sibling, sibling-in-law or other members of the household or a relative for whose financial or physical care the employee is principally responsible.

## FMLA Leave

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Family & Children Services will grant up to 12 weeks of family and medical leave during any 12-month period to eligible employees, in accordance with the Family Medical Leave Act of 1993 (FMLA), effective August 5, 1993. Leave may be paid, unpaid, or a combination of paid and unpaid, depending on the circumstances and as specified in the agency's policy. A complete description of the Agency's Family Medical Leave Act policy is available from Human Resources.

## Professional Liability Insurance

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The Agency will provide professional liability insurance for all employees, direct service volunteers and members of the Agency's Board of Directors.

## Dependent to Age 26 Enrollment Period

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Under the Patient Protection and Affordable Care Act (PPACA), health plans must offer coverage to dependents on their parents' plan until the young adult turns 26. Coverage must offer the same cost and benefits as for other dependents and cannot contain lifetime dollar limits.

### Dependent defined

Eligible dependents:

- Must be a dependent (son, daughter, stepson, or stepdaughter, legally adopted or eligible foster child) of the employee
- Don't have to be living with a parent
- Don't have to be a dependent on their parents' tax return
- Don't have to be full-time students
- May be married (but plan doesn't have to cover the dependent's spouse or children)

This applies to all existing plans, including grandfathered plans, beginning **upon renewal on and after Sept. 23, 2010.**

Grandfathered plans are not required to cover a dependent if the dependent is eligible for coverage under another employer-sponsored health plan until Jan. 1, 2014. Beginning in 2014, dependents must be offered coverage whether or not they are eligible for other insurance.

Individuals whose coverage ended, or who were denied coverage (or were not eligible for coverage), because the availability of dependent coverage of children ended before attainment of age 26 are eligible to enroll. Individuals may request enrollment for such children for 30 days from the date of notice.

Enrollment will be effective retroactively to January 1, 2011

**If you have questions, please contact Eli Gwilt at #414.**

**Please refer to Human Resources, should you have any questions about a specific coverage. The Agency has the right to change its benefit programs and levels as required.**