

Options

Benefit Summary 2011

Eligible Full-time (72 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 – Meritain Health- Sagamore Plus Preferred Provider Network

- Choice of 4 deductibles, \$2000 or \$5000 PPO, \$2500 Health Fund or \$3500 High Deductible Health Plan with HSA
- Options pays a portion of the employee premium. Employee pays a cost share of premium depending on deductible selected.
- 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 discount vision benefit, based on plan selected
- \$15,000 term life insurance included in Medical plan

Dental – Lincoln Financial Dental Insurance Plan

- Choice of 2 plans, Aetna Gold or Silver Plans.
- Options pays a portion of the employee premium. 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 – Meritain Health

- Included with medical plan, based on plan selected. Discount only program with VSP

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!

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

Voluntary Short-term Disability – Lincoln Financial Insurance Company

- Pays 60% of salary, up to \$1000 per week for 13 weeks
- Begins 8th day of disability for sickness and 0 days for accident
- Voluntary benefit- employee pays the premiums

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 – Humana Insurance Company**

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

_____ **Voluntary Supplemental Health Insurance – Humana Insurance Company**

- *Provides benefits to employee in the event of hospitalization*
- *Includes a health screening benefit*
- *Voluntary benefit- employee pays the premiums*

_____ **Voluntary Accident Plus – Humana Insurance Company**

- *Provides benefits to employee in the event of covered off the job accident-related expenses*
- *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 direct service staff – Time and a half pay rate if holiday hours are worked. Double pay rate if Christmas or Thanksgiving Day is 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*

_____ **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).*