

Benefit Summary

Southeast Health Group

Effective 1/2015

This is a general summary of benefits for all full-time employees; qualifying part-time employees receive certain benefits (a), some on a pro-rated basis (b). Additional information can be found in agency documents, such as the Employee Guidelines and Summaries of Benefits and Coverage. Specific benefits available under each insurance plan, which may vary from year to year, shall be ultimately determined by the carrier's documents.

Medical, Dental, and Vision Group Insurance

- Coverage available to eligible employees the first of the month following one full calendar month of service.
- Premiums are collected via payroll deductions twice per month, for a total of 24 times per year.
- The employee, considering each plan separately, shall select his/her preferred coverage type. For example, the employee may enroll in "Family" for Medical, "Employee/Spouse" for Dental, and waive the Vision.
- Current payroll deduction amounts are, as follows:

	Medical: HSA22e – HSA27e – PPO5 – PPO12	Dental	Vision
Employee Only	31.29 – 22.64 – 104.54 – 66.57	4.49	0.86
Employee / Spouse	68.84 – 49.80 – 229.98 – 146.46	9.21	1.45
Employee / Children	59.45 – 43.01 – 198.62 – 126.49	9.77	1.54
Employee / Spouse / Children	97.03 – 70.20 – 324.15 – 206.43	14.76	2.32

Health Savings Account (HSA)

- Pre-tax payroll contributions to a HSA Savings Account is available to all HSA plan participants.
- HSA contributions are collected via payroll deductions twice per month, for a total of 24 times per year.
- Participants may utilize a no-fee account established by the employer or select another HSA-approved account. Should the employee do this, s/he will be responsible for any fees associated with the account selected.
- Participants may increase/decrease contribution amount at any time by contacting Human Resources.
- HSA regulations allow the following maximum annual contributions, based on the employee's age:
 - Employee Only plan enrollment- \$3350 (through age 54) / \$4350 (age 55 and up)
 - Employee/Dependent(s) plan enrollment- \$6650 (through age 54) / \$7650 (age 55 and up)

Retirement & Savings Plans

Pension (a)

- SHG participates in a Money Purchase Pension Plan and Trust Agreement, contributing 8% of eligible employees' salaries each Plan Year of Service (March – Feb, in which the employee works 1000+ hours).
- An eligible employee is one who has completed one Plan Year of Service in a consecutive 12-month period.
- A participant must be employed on the last day of the Plan Year to share in the contributions for that Plan Year.
- The 5 Year Graded vesting schedule is, as follows: 2 years- 20%; 3 years- 40%; 4 years- 60%; and 5 years- 100%.
- The employee does not make contributions to the plan.

403b (a)

- SHG participates in a 403(b) Retirement Savings Plan.
- Employee may enroll at any time; no waiting period or minimum number of work hours required.
- Contributions, in accordance with an employee salary reduction agreement, are collected via payroll deductions, for a total of 24 times per year.
- The employer does not make contributions to the plan

Employee Assistance Program (EAP)

- Coverage available to eligible employees the first of the month following one full calendar month of service.
- Coverage for employee, spouse and dependent children living in the household.
- The employer pays 100% of the premium.
- Services available 24/7 at 800-865-1044 or www.AnthemEAP.com (log in- Southeast Mental Health Services).
- Coverage includes **Behavioral Health Counseling**—up to 4 counseling visits per year per household member, **Legal/Financial Referral & Consultation**—telephone consultation, along with attorney fees provided at 25% discount, and **Child/Elder Care Referral & Consultation**—telephone consultation, along with area resource list.

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Basic Term Life/Accidental Death & Dismemberment and Long Term Disability Group Insurance

- Coverage available to eligible employees the first of the month following one full calendar month of service.
- Coverage for employee only; the employer pays 100% of the premium.
- **Life/AD&D** Full benefit amount is equal to 1.5 times the employee’s basic annual earnings, rounded to the next higher \$1,000. Maximum benefit: \$200,000. Benefit reduces by 35% at age 65; 50% at age 70.
- **LTD** Full benefit is equal to 60% of the employee’s pre-disability earnings (maximum monthly benefit- \$6,000). Elimination period is 90 days; typical duration is to age 65.
- Coverage terminates at separation of employment; portability option available.

Term Life Supplemental Insurance

- Coverage available to eligible employees the first of the month following one full calendar month of service.
- The employee pays 100% of premiums elected. Premiums are collected via payroll deductions twice per month, for a total of 24 times per year.
- Coverage offered: Employee Add-on (\$10,000 increments); Spousal (\$5000 increments, based on employee’s age); and Children (two flat amounts available: \$5000 or \$10,000; one premium covers all eligible children).
- Contributions are collected via payroll deductions twice per month, for a total of 24 times per year.
- Maximum benefit: Employee Add-on- \$500,000; Spousal- \$100,000 (not to exceed 50% of employee benefit); and Children- \$10,000 (not to exceed 50% of employee benefit).
- Employee combined maximum value (Basic Life plus Supplemental Life): \$600,000.
- Coverage request requires approval of a submitted Medical Underwriting form for amounts in excess of \$100,000 (employee) and \$25,000 (spouse).
- Benefit reduces by 35% at employee age 65; 50% at employee age 70.
- Benefit terminates at separation of employment; portability option available.

Paid Leave: Holiday, Bereavement, Jury, Sick, and Vacation (b)

- Part-time employees may be eligible for paid leave on a pro-rated basis.
- Holiday, Bereavement, and Jury paid leave available to eligible employees at Date of Hire.
 - Holiday** Employees receive 8 hours on the following 12 holidays: New Year’s Day; Martin Luther King, Jr. Day; President’s Day; Memorial Day; Independence Day; Labor Day; Veteran’s Day; Thanksgiving; Friday after Thanksgiving; Christmas Eve; Christmas; and New Year’s Eve.
 - Bereavement** Employees receive up to 24 hours regarding the death of an immediate family member, up to 8 hours regarding the death of a relative who is not an immediate family member.
 - Jury** Employees receive regular wages for up to 3 days of Jury Leave. Beginning the fourth day and thereafter, the employee may request up to 8 hours vacation leave per day, in addition to any applicable payment received from the State of Colorado (ie \$50 daily payment).
- **Sick and Vacation** leave is earned through an accrual process. If hired on or before the 15th of the month, accrual starts the first month of employment. If hired after the 15th of the month, accrual starts the second month. Accrual is earned at the end of the month (ie Sick/Vacation leave for January earned on January 31st) and will appear the first payday of the following month on the employee’s paycheck stub. Sick leave is earned on a monthly basis at a rate of 8 hours per month; vacation is earned on an annual basis at the following rates:

<u>Years of Service</u>	<u>Vacation Hours Earned</u>	<u>Years of Service</u>	<u>Vacation Hours Earned</u>
One	80	Five	144
Two	120	Six	152
Three	128	Seven or more	160
Four	136		