

Caring for Children & Families. Mind.Body.Soul.



Health Insurance:

- ◆ Coverage for you the employee is free (\$0).

Coverage to add only your spouse will cost you \$350.00 a month.

Coverage to add only your child or children will cost you \$225.00 a month.

Coverage to add your children and spouse will cost you \$450.00 a month.

(OLH is covering over 50% of the actual cost of the additional coverage's.)

- ◆ Office co-pays are \$35.00 for primary physician (\$70.00 for specialists)

- ◆ The plan deductible is \$2,500.00. You are responsible for the first \$1,250.00 of deductible expenses. Our Little Haven pays the remaining \$1,250.00 for employees only.

The plan co-insurance is \$3,750. Our Little Haven pays the full \$3,750 in co-insurance payments for the employee only.

Bottom Line: *For employees your monthly premium costs you \$0. Your out of pocket for the \$6,250 in deductible and co-insurance is only \$1,250. All major medical costs beyond the \$6,250 are covered 100% by the plan.*

- ◆ If you have kids, a spouse or a family on the plan you have a total exposure of \$5,000 in deductibles for you and your family member(s). The employee is responsible for the first \$2,250 of deductible expenses. Our Little Haven will pay the balance of the deductible (\$2,750.00).

The plan co-insurance for you and your family member(s) is \$7,500. The Employee is responsible for \$1,500 of the \$7,500 in co-insurance. OLH will pay the remaining co-insurance amount of \$6,000.00.

Bottom Line: *Your monthly premium cost remains the same. Your maximum out of pocket exposure for major medical expenses for your spouse, kids or family is \$3,750.00. OLH exposure is \$9,000.00.*

- ◆ Major Medical Expenses beyond the deductible and co-insurance amounts are paid 100 % by the plan. The plan includes \$15,000 in life insurance for employee.

◆ **Prescription Drugs**

Generic Drug Deductible	\$15
Formulary Brand Deductible	\$45
Non-Formulary Brand Deductible	\$75

◆ We do have the mail order drug option available. (3 months of medicine for the cost of 2)

Health Reimbursement Arrangement

◆ Our Little Haven will reimburse **up to \$250 per employee for each calendar year the following out of pocket expenses:** prescription medicines; co-pays for primary care or specialist physicians; PT.; OT.; chiropractic services; acupuncture; premiums for spouses/children not already paid by the Agency; health plan deductibles and co-insurance amounts.

Dental Coverage:

- ◆ Coverage for you is free (\$0)
- ◆ Coverage to add any members of your family is \$35 a month.
- ◆ See Program Booklet for benefits

- ◆ Vision Insurance and Additional Life Insurance available at employee's cost.

Training Allowance: \$2,000 a year towards applicable conference and training costs.

Short Term Disability:

- ◆ All employees become eligible after 1 year of service
- ◆ Coverage for you is free (\$0)
- ◆ You cannot add family members
- ◆ Benefit: 60% of weekly earnings (\$600 a week maximum benefit) up to 13 weeks

Benefits are payable the 1st day of an accident or on the 8th day of sickness.
Maternity leave is covered under the short-term disability policy.

403(B) Retirement Plan:

- ◆ All employees are eligible to make voluntary pre-tax contributions to our qualified 403 (B) retirement plan. This is your money being deducted from your paycheck and going into your retirement account.
- ◆ All employees who have at least one year of service at June 30th are eligible for an Employer Sponsored Contribution into their retirement account. This contribution is **discretionary** but is historically 3% - 4% of an employee's wages for that fiscal year. You are immediately 100% vested.

Paid Time Off (PTO):

Paid Time Off combines vacation, sick and personal days into one “bank” of hours that the employee may use as he or she wishes:

<u>◆ Length of Employment</u>	<u>PTO Hours</u>
0 – 6 months	16 Hours
6 months – 1 year	72 Hours
1 year – 5 years	136 Hours
5 years and up	172Hours

Holiday Schedule Observed:

- ◆ New Year's Day ◆ 1/2 day on New Year's Eve ◆ 1/2 day on Good Friday,
- ◆ Memorial Day ◆ July 4th ◆ Labor Day ◆ Thanksgiving Day & Day after,
- ◆ Christmas Eve & Christmas Day