

***Benefits at a Glance – Full Time Status
 Required***

Medical/Dental/Vision:

Medical Insurance-Blue Cross/Blue Shield

- Two different plan options to choose from- an HMO which has the lowest premiums and a higher out of pocket max or a PPO which has slightly higher premiums and a lower out of pocket max
- Both are high deductible plans with a **Health Savings Account**
- We have a generous annual contribution for either single or family coverage which is \$1700 for single or \$3100 for family.

	BC/BS PPO	Blue Care Network HMO
Deductible	\$3000/\$6000	\$3000/\$6000
Out of Pocket Max	\$4000/\$8000	\$6350/\$12,700
Bi-weekly deduction	\$32/\$76/\$108 *Includes \$5 Nic Discount	\$18/\$42/\$68 *Includes \$5 Nic Discount
HSA Contribution	\$1700/\$3100	\$1700/\$3100

*Note-If your spouse has health care coverage with an employer they are not eligible for our plan unless the plan costs greater than \$200 a month for single coverage and the deductible is more than \$1500

*If you enroll in coverage under another employer sponsored plan and forego health/dental through STARS you are eligible for \$96.15 per pay period for medical and \$8.16 per pay period for dental

Dental Insurance- Delta Dental

- Preventative services covered at 100% plus \$1000 per person coverage per year on diagnostic, basic and major services
- No premiums for employee plus kids
- Premium of \$30 for spouse

Group Vision Insurance- MetLife

Flexible Spending Account (Section 125)

- Dependent Care- you can make contributions of up to \$5000 a year
- Deducted from your check pre-tax and then you send the receipt into flex administrators for reimbursement (must be a licensed child care provider)

Income Protection:

- **Paid Time Off** (3 weeks/yr – 4.62 hours per pay period accrued from date of hire)
- **Group Life Insurance** – 1 ½ x your income (up to \$50,000) – eligible first of the month after 90 days of continuous employment
 - Options to purchase voluntary supplemental life insurance for yourself, spouse and children
- **Long Term Disability** – First of the month after 6 months of employment
- **Short Term Disability** – First of the month after 1 year of employment

Retirement/ 401(k) plan:

- Sponsored through Vanguard
- Employee can contribute on the first of the month following 90 days
- Eligible for company contribution on the first of the month following one year and 1000 hours- 7.5% contribution
- This is not a “match” the company contributes the entire amount without an employee contributing

Annual Productivity bonus

- Employees are eligible for annual productivity bonus (based on reaching goals established with manager) which is the equivalent of 1.5x one week of pay.
- The bonus is calculated by taking your year to date earnings at the end of the bonus period and dividing by 52 weeks.
- The bonus period begins on October 1st and ends on September 30th.
- Employees who are hired prior to July 1st and employed when the bonus is paid out (generally in December) are eligible to participate in the current year’s bonus.
- The bonus amount would be prorated based on your hire date the first year.

Additional:

- **Jury Duty Pay**
- **Bereavement Leave Pay**
- **Holiday Pay**
- **Employee Assistance Program**
- **Continuing Education Support-** conferences, maintaining certifications, etc., amount is department/level specific and can be confirmed with manager
- **Tuition Reimbursement** – Up to \$6000 per year