

Benefits at a Glance – Full Time

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.
- Opt-out credit is available 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

	Blue Cross Blue Shield of Michigan HDHP PPO	Blue Care Network HDHP HMO
Deductible	\$3000/\$6000	\$3000/\$6000
Out of Pocket Max	\$4000/\$8000	\$6350/\$12,700
Bi-weekly deduction <i>Single/Double/Family</i>	\$43/\$111/\$141 *Includes \$5 Nic Discount	\$23/\$57/\$80 *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

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
- Bi-weekly deduction of \$30 for spouse

Group Vision Insurance- MetLife Vision

- No bi-weekly deduction for employee and family

Flexible Spending Account (Section 125) – Flex Administrators

- 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 the vendor 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 – Prudential** 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 – Prudential** First of the month after 6 months of employment. Pays 67% wages up to \$7,000 per month after a 90 day elimination period.

- **Short Term Disability – Prudential** First of the month after 1 year of employment. Pays 67% wages up to \$1,000 per week after a 14 day elimination period.

Retirement/ 401(k) plan - Vanguard

- Employee can contribute on the first of the month following 90 days. Traditional pre-tax or roth post-tax contribution options are available
- Eligible for company contribution on the first of the month following one year - 7.5% contribution
- This is not a “match” the company contributes the entire amount without an employee contributing
- Investment options include both self-directed and target-date funds

Additional Benefits:

- Jury Duty Pay
- Bereavement Leave Pay
- Holiday Pay
- Employee Assistance Program
- Continuing Education Support and Tuition Reimbursement – Up to \$6000 per year
- 529 Education Savings Program through MESP

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.

Every effort has been made for the information shown to be accurate. If there are any discrepancies, the plan document will rule.