



Benefits at a Glance: Full-Time STARS

Medical/Dental/Vision *Eligible upon hire*

Medical Insurance- UMR with United Health Care Choice Plus & TrueScripts

- Two different plan options to choose from: The Bronze Plan which has the lowest premiums and a higher deductible & out of pocket max or the Gold Plan which has slightly higher premiums and a lower deductible & 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 \$1,700 for single or \$3,100 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

	UMR HDHP Gold	UMR HDHP Bronze
Deductible	\$3,000/\$6,000^ <small>^1st member must meet \$3,400 individual deductible.</small>	\$5,000/\$10,000
Out of Pocket Max	\$4,000/\$8,000	\$5,000/\$10,000
Bi-weekly deduction <i>Single/Double/Family</i>	\$45/\$116/\$147 <small>*Includes \$5 Nic Discount</small>	\$24/\$59/\$83 <small>*Includes \$5 Nic Discount</small>
HSA Contribution	\$1,700/\$3,100	\$1,700/\$3,100

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 \$1,500

Dental Insurance- Delta Dental

- Preventative services covered at 100% plus \$1,000 per person coverage per year on diagnostic, basic and major services
- No premiums for employee plus child(ren)
- 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 \$7,500 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.

Group Voluntary Benefits –Prudential

- Eligible first of the month following 90 days of employment
- Critical Illness – may elect up to \$40,000 of coverage. Rates are age-based
- Accident Insurance – may elect coverage for employee, spouse and child(ren)
- Hospital Indemnity – may elect coverage for employee, spouse and child(ren)

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:

- Paid Parental Leave – 2 weeks paid leave for new parents. Benefit available once FMLA eligible
- Jury Duty Pay
- Bereavement Leave Pay
- Holiday Pay
- Employee Assistance Program
- Continuing Education Support and Tuition Reimbursement – Up to \$6,000 per year
- 529 Education Savings Program through MESP

Annual STARS 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.