

# 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

	<b>UMR HDHP Gold</b>	<b>UMR HDHP Bronze</b>
<b>Deductible</b>	\$3,000/\$6,000 <sup>^</sup> <small><sup>^</sup>1<sup>st</sup> member must meet \$3,400 individual deductible.</small>	\$5,000/\$10,000
<b>Out of Pocket Max</b>	\$4,000/\$8,000	\$5,000/\$10,000
<b>Bi-weekly deduction</b> <i>Single/Double/Family</i>	\$45/\$116/\$147 <small>*Includes \$5 Nic Discount</small>	\$24/\$59/\$83 <small>*Includes \$5 Nic Discount</small>
<b>HSA Contribution</b>	\$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 1<sup>st</sup> and ends on September 30<sup>th</sup>.
- Employees who are hired prior to July 1<sup>st</sup> 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.*