

## CEDAR VALLEY HOSPICE EMPLOYEE BENEFITS

FTE .75-1.0 (Employees working 30-40 hours per week)

### 1. Health Insurance:

- Wellmark
- Begins on the first day of the calendar month following month of employment.
- Forms must be completed within the first thirty (30) days of employment.
- A spousal surcharge of \$35 per pay check applies to employees wishing to cover a spouse that has coverage available to them elsewhere.
- Options:
  - Blue Choice
    - Single \$ 92.50 per pay period
    - Employee +1 \$185.00 per pay period
    - Employee +2 \$277.50 per pay period
    - Employee +3 or more \$370.00 per pay period
  - Alliance Select- High Deductible Plan
    - Single \$ 40.00 per pay period
    - Employee +1 \$ 80.00 per pay period
    - Employee +2 \$ 120.00 per pay period
    - Employee +3 or more \$160.00 per pay period

\*Under the Alliance Select health plan, you are eligible to participate in a health savings account. Cedar Valley Hospice will contribute \$250 for a single plan and \$500 for a family plan upon signing up. CVH will also match up to \$350 each calendar year for a single plan and up to \$700 for all other plans.

### -Freshbenies

All full time CVH employees (.75 FTE or higher) are automatically enrolled in our free FreshBenies plan. Employees are enrolled on their hire date and will be removed after their employment ends with CVH, or if they are no longer eligible. This is a telemedicine benefit that allows staff to contact a physician 24/7 to access care and support. Instead of waiting in long urgent care lines, utilize freshbenies and skip the lines and exposure to other illnesses.

Some of the services you will enjoy are listed below:

- Call a doctor 24/7 and get a prescription written (if needed)
- Email specialists for trustworthy, personalized answers to your medical questions
- Get help from expert health advocates who navigate “the system,”
- Get assistance with medical bill review/negotiation and medical procedure pricing

2. Dental:

- Delta Dental
- Begins on the first day of the calendar month following month of employment.
- Employees can elect dental insurance without electing the medical insurance.
- Forms must be completed within the first thirty (30) days of employment.
- Option:
  - Employee \$8.00 per pay period
  - Employee/Spouse \$17.50 per pay period
  - Employee/Children \$22.00 per pay period
  - Family \$45.00 per pay period

3. Life Insurance:

- Mutual of Omaha
- Begins on the first day of the calendar month following month of employment.
- No cost to the employee.
- Basic coverage: \$30,000.
- Forms must be completed within the first thirty (30) days of employment.

4. Voluntary Life Insurance:

- Mutual of Omaha
- Eligible the first day of the calendar month following month of employment
- Employees can purchase additional life insurance for themselves, a spouse or dependents.
- Cost is based on age of employee
- Forms must be completed within the first thirty (30) days of employment.

5. Long Term Disability:

- Mutual of Omaha
- Begins on the first day of the calendar month following month of employment.
- No cost to the employee
- Employee must be deemed disabled for 90 calendar days to qualify
- No enrollment form necessary, employees are auto-enrolled

6. Vision Insurance

- Avesis
- Begins on the first day of the calendar month following month of employment.
- Employees can elect vision insurance without electing the medical insurance.
- Forms must be completed within the first thirty (30) days of employment.

- Option of Single or add Dependents, or Family coverage.
  - Single \$5.98 per pay period
  - Single + Spouse \$11.48 per pay period
  - Employee + Child/ren \$12.52 per pay period
  - Family \$16.10 per pay period

#### 7. Assurity Accident Plan

- CVH offers an accident plan that reimburses employees for expenses associated with injuries resulting from an accident.
- Available for employee, spouse and dependents
- Eligible on the first day of the calendar month following month of employment.
- Wellness incentive offered with this plan for up to \$150 per year per person.
- Form must be completed within the first thirty (30) days of employment.
  - Single \$8.33 per pay period
  - Employee + Spouse \$15.82 per pay period
  - Employee + Child/ren \$14.44 per pay period
  - Family \$22.96 per pay period

FTE: .5-1.0 (Employees working 20-40 hours per week)

#### Medical/Dependent Care Flexible Spending Plan (Section 125)

- Advantage Administrators
- Begins on the first day of the calendar month following month of employment.
- Plan year runs from June 1-May 31
- Minimum deduction: \$10 per pay period
- May not participate in Medical Flex spending plan if employee has an HSA
- MED FLEX Calendar year Max: \$2750
- DEP CARE Calendar year Max: \$5000

#### 401 (k) Plan Information-

##### **Empower Retirement**

- Must be at least age 19
- Employees with an FTE are eligible to begin contributing the first of the month after 60 days of employment. PRN employees are not eligible.
- Must have 1000 hours of work during the calendar year in order to receive both the match and the profit sharing contribution.

- ❑ Employees are immediately 100% vested
- ❑ Employees must be employed on 12/31 to receive that calendar year match or profit sharing contribution.
- ❑ You will receive enrollment information prior to your plan entry date.- You must enroll online- please see attached instruction sheet.
- ❑ Annual employer match on employee contributions is determined each year. For 2019, the employer match was 1%.
- ❑ Employer discretionary profit sharing contribution can be any where from 0%-5% of eligible gross wages. This is determined annually.
- ❑ Effective Date: \_\_\_\_\_

All FTE's- (Prorated based on assigned FTE)

-Vacation Leave

First Year of employment	15 days
2 <sup>nd</sup> Year-4 <sup>th</sup> Year	19 Days
5 <sup>th</sup> Year-7 <sup>th</sup> Year	22 Days
8 <sup>th</sup> Year-10 <sup>th</sup> Year	25 Days
11 <sup>th</sup> Year- 13 <sup>th</sup> Year	27 Days
14 <sup>th</sup> Year-	32 Days

-Sick Leave

80 hours received per anniversary year