



2019 Employee Benefits Highlights

(See employee handbook/insurance policies and/or plan documents for full information)

Health Insurance: Available on the first of the month following 30 day waiting period.

BCBS CDHP-HMO Coverage under the plan may include you, your spouse, and dependent children up to **age 26**. Domestic partners may be added to the plan at an additional cost to the employee. Please refer to Summary of Benefits and Coverage for plan details. Pre-tax employee bi weekly payroll deductions:

Per pay period cost (annual)	40+ hours/week	30-39 hours/week
Single Plan	26.86/ck (698.36)	35.97/ck (935.32)
2-person Plan	93.42/ck (2428.92)	127.21/ck (3307.56)
Family Plan	154.21/ck (4009.46)	221.03/ck (5746.88)

Health Reimbursement Account/Health Savings Account: Eligible employees enrolled in the health plan will receive a MasterCard with prefunded amounts of dollars to help offset deductible exposures. The deductible responsibility is listed below:

	Deductible	Employer HSA	Employee	Employer HRA	Employee	Employer HRA
Single	\$6,750	\$1,000	\$1,000	\$4,750		
Two Person	\$13,500	\$1,000	\$2,500	\$2,150	\$1,500	\$6,350
Family	\$13,500	\$1,000	\$2,500	\$2,150	\$1,500	\$6,350

Employees on health plan can contribute an additional \$2,500 (Single) or \$6,000 (Two Person/Family) to Health Savings Account.

Self Insurance Fund: NOTCH provides all eligible employees an in-house credit allocation which may be used for NOTCH medical, dental, and pharmacy services.

40+ hours/week	30-39 hours/week
\$1,000	\$800

Waiver of Health Insurance: For employees declining the health insurance, they will have the choice to receive the waiver in the form of 1) Health Reimbursement Account card from Health Dollars or 2) Lump Sum Payment. A Health Insurance OPT-OUT Program Waiver Form must be completed to make the selection.

40+ hours/week	30-39 hours/week
\$1,500	\$1,200

Flexible Savings Account: Available to eligible employees regardless of participation in the health plan. Employees may set aside money on a pre-tax basis to pay for eligible medical/RX/vision/dental expenses. Annual contribution is deducted from 26 pay periods and can't be changed unless a qualifying event exists (marriage, birth). If you have an HSA, your FSA will be limited to dental and vision expenses only.

Employees working less than 30 hours per week, Temporary, and Per Diem are not eligible for health insurance coverage and the related health benefits.

Dental Insurance: Available on the first of the month following 30 day waiting period from date of hire.

Northeast Delta Dental Plan Coverage under the plan may include you, your spouse, and dependent children up to **age 26**. Domestic partners may be added to the plan at an additional cost to the employee. See summary of coverage for plan details. Pre-tax employee bi weekly payroll deductions:

Per pay period cost (annual)	30-40 hour/week
Single Plan	8.48 (220.48)
2-person Plan	15.51 (403.26)
Family Plan	26.62 (692.12)

Employees working less than 30 hours per week, Temporary, and Per Diem are not eligible for dental insurance coverage.

Group Life/Disability Insurance: Available on the first of the month following a 6 month waiting period from date of hire.

Reliance Standard Life Insurance Co. NOTCH pays 100% of the premiums for the following coverage:

Basic Group Life/AD& D Insurance - Benefit amount of \$25,000 until reach age 65.

Group Short Term Disability - Begins on 15th day of disability, plan pays 60% of weekly earnings up to \$1,000.

Group Long Term Disability - Begins on 181st day of disability, plan pays 60% of monthly earnings up to \$6,000.

Employees working less than 30 hours per week, Temporary, and Per Diem are not eligible for group life/disability insurance coverage.

401(k) Retirement Plan:

Transamerica Eligible after 3 months of service (with minimum of 104 hours worked) and must be at least 21 years of age.

Entry dates are semi-annual on January 1st and July 1st. Employees may make voluntary pre-tax and post-tax contributions.

100% match on deferrals up to 4% of compensation.

Dependent Care Account: Available on the first of the month following 30 day waiting period from date of hire.

The DCA account allows employees to set aside pre-tax dollars into an account to be used for childcare (daycare, preschool, after-school care & summer day camps) and adult daycare (for eligible adult dependents). The funds are available as they are withdrawn from your paycheck and only available for reimbursement after the service has happened.

Employees working less than 30 hours per week, Temporary, and Per Diem are not eligible for the dependent care account.

Staff Development and Education:

Eligible staff members will receive an annual allowance of money and days to be used for continuing educational expenses.

Funds and days are allocated based on position and regularly scheduled hours in accordance with the approved annual budget for the fiscal year. Employees working 30-40 hours per week will receive 100% of the allocation. Employees working 20-29 hours per week will receive 50% of the allocation.

Position	Hours	Funds
Physician, Dentist, Pharmacist	32	\$2000
PA, NP	32	\$1500
Social Worker	24	\$1500
Certified Coder	16	\$1000
DA, RDH, LPN, RN, Pharm. Tech.	16	\$800
Support Staff	8	\$700

Employees working less than 20 hours per week, Temporary, and Per Diem are not eligible for staff development and education.

Paid Time Off (PTO):

NOTCH offers an all-purpose time-off policy for eligible employees to use for vacation, illness or injury, bereavement, and personal business. It combines vacation and sick leave plans into one flexible, paid time-off policy.

PTO accrual for employees working 30 hours or more per week: PTO equals hours worked times the accrual rate of .08547 for the first four years of service. After five years of eligible service, the accrual rate is .10917.

PTO accrual for employees working average of at least 18 hours per week and less than 30 hours per week: PTO equals hours worked times the accrual rate of .01923.

Employees working less than 18 hours per week, Temporary, and Per Diem are not eligible for PTO.

Paid Holidays:

NOTCH observes six paid holidays each year. These include New Year's Day (January 1), Memorial Day (last Monday in May), Independence Day (July 4), Labor Day (first Monday in September), Thanksgiving (fourth Thursday in November), and Christmas (December 25). Full time employees are eligible for 48 hours of Holiday pay (8 hours day x 6 Holidays). Part time employees will receive a pro-rated amount.

Employees working less than 30 hours per week, Temporary, and Per Diem are not eligible for Paid Holidays.

Wellness:

NOTCH will pay 50% of the cost of personal wellness programs not to exceed \$200.00 per calendar year. These programs may include: memberships or classes, such as yoga, aerobics, and Weight Watchers, fitness center memberships, sports passes (i.e. golf, ski, etc...), and exercise equipment.