

# Summary of Benefits Plan Year 2023-2024



# MEDICAL, DENTAL & VISION PLANS



## **MEDICAL**

- Health Net Smart Care HMO
- Health Net Whole Care HMO
- Health Net Full Network HMO
- Kaiser Full Network Low HMO
- Kaiser Full Network High HMO



## **DENTAL**

- Guardian HMO
- Guardian PPO



## **VISION**

EyeMed Vision PPO



# BASIC LIFE & AD&D INSURANCE PLANS



#### LIFE INSURANCE

- Mutual of Omaha Term Group Term Life and Accidental Death & Dismemberment (AD&D) benefit.
- 100% employer-paid at a flat \$20,000.
- Disability Premium Waiver provides continued coverage up to age 65 or retirement without premium obligation.





## SUPPLEMENTAL BENEFITS

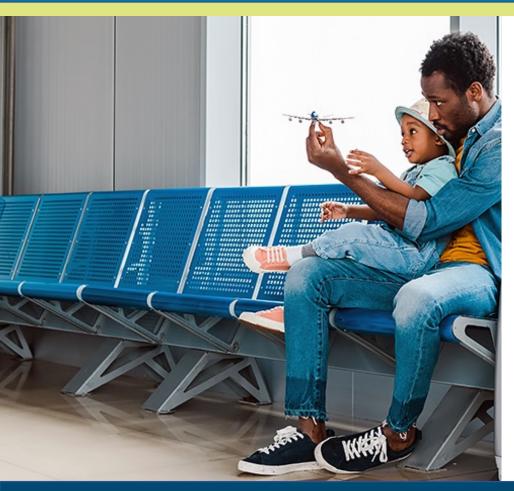


#### **EMPLOYEE ASSISTANCE PROGRAM**

- Up to three (3) face-to-face visits per family member per year.
- Unlimited access to consultants (24/7).
- 100% employer paid.
- Obtain assistance with mental health, personal/professional challenges, child/elder care referrals, stress management and financial planning.



# SUPPLEMENTAL BENEFITS



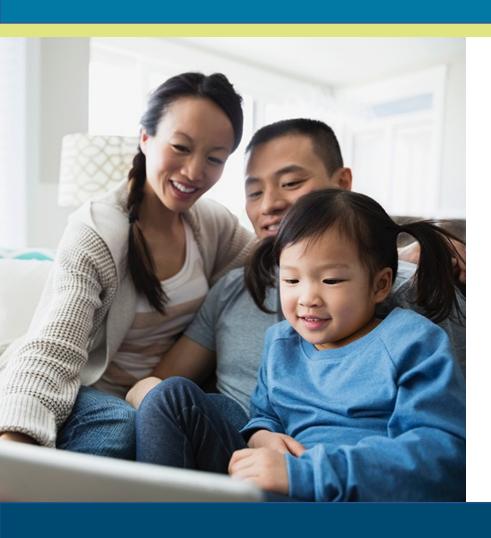
## TRAVEL ASSISTANCE PROGRAM

- 24/7/365 travel assistance worldwide.
- Membership card provided.
- Unlimited access to consultants by telephone.
- Obtain travel assistance such as emergency medical evacuation, hospital admission, lost prescriptions and passports and legal/interpreter referrals.





# **VOLUNTARY & OPTIONAL BENEFITS**



## **VOLUNTARY TERM LIFE & AD&D**

- Optional employee-paid coverage for immediate expenses such as funeral and uncovered medical expenses, mortgage, credit card debt and other loans.
- Emergency expenses such as food/clothing, utilities, healthcare/insurance and transportation.
- Future planning expenses such as college fund and retirement.
- Coverage for self, spouse and children with no medical pre-qualifications.
- Coverage portable and convertible should you leave employer or position ends for any reason.



# **VOLUNTARY & OPTIONAL BENEFITS**



## **VOLUNTARY LONG-TERM DISABILITY**

- 100% employee paid.
- Benefit begins after 180-day elimination period.
- Monthly benefit is 60% of earnings up to a maximum of \$5,000.
- Benefit period is up to Social Security normal retirement age.





# **VOLUNTARY & OPTIONAL BENEFITS**



#### **ACCIDENT INSURANCE**

- 100% employee paid, pre-tax.
- Help offset unexpected medical expenses.

#### **CANCER INSURANCE**

- 100% employee paid, post-tax.
- Help offset out-of-pocket expenses related to cancer and specified cancer screenings.

#### **CRITICAL ILLNESS INSURANCE**

- 100% employee paid, post-tax.
- Complements medical coverage thru lump-sum benefit due to critical illness diagnoses.

#### **HOSPITAL CONFINEMENT**

- 100% employee paid, post-tax.
- Provides lump-sum benefit for covered hospital confinement or surgery.



# HOLIDAY, TIME OFF, SICK LEAVE & RETIREMENT BENEFITS



#### PAID HOLIDAYS & TIME OFF (PTO)

- Eight (8) paid holidays per calendar year.
- Ten (10) days per calendar year, based on 3.08 hours per pay period accrual.

#### **PAID SICK LEAVE**

 Five (5) days upon date of hire, useable after ninety (90) days from date of hire.

## RETIREMENT PLAN | 403(b)

 Employee contribution starts at date of hire, with 6% company match after ninety (90) days from date of hire.



