



# Benefit Summary

*Benefits listed in alphabetical order.*

## Accident Insurance

Council on Aging offers a voluntary accident illness insurance plan through UnitedHealthcare. The plan is designed to protect employees from financial hardship as a result of an accidental injury. Rates vary based on the employee’s age and the amount of coverage purchased. Employees who work at least 30 hours a week on a continuous basis become eligible for accident insurance coverage the first of the month following 30 days of employment.

## Critical Illness

Council on Aging offers a voluntary critical illness insurance plan through UnitedHealthcare. Employees may purchase a benefit that will be paid in a lump sum upon diagnosis of a critical illness. The plan is designed to protect employees from financial hardship as a result of being diagnosed with a critical illness. Rates vary based on the employee’s age and the amount of coverage purchased. Employees who work at least 30 hours a week on a continuous basis become eligible for critical illness and/or cancer insurance coverage the first of the month following 30 days of employment.

## Dental Plan

Council on Aging offers a voluntary dental plan through Superior Dental Care. We offer two plans: base plan and a buy up plan. All employees working at least 30 hours per week become eligible for dental insurance coverage the first of the month following 30 days of employment.

Dental Plan Bi-weekly Rates	Base Plan	Buy Up Plan
Single	\$5.31	\$6.63
Employee + One Dependent	\$18.85	\$22.38
Family	\$29.07	\$33.34

## Dress Code

COA’s dress code is casual Monday through Friday.

## Educational Workshops/Seminars

Continuing education is promoted by Council on Aging, which sponsors in-house seminars and attendance at specific community seminars. COA pays the fees for all approved training as well as the employee’s salary while attending.

## Extended Illness Time (EIT)

Employees immediately begin accruing 1.73 hours per pay of EIT (sick time). This totals six days per year. EIT may be carried over from year to year up to 180 days.

## Flexible Benefits Plan

Employees may participate in the agency’s Flexible Benefits Plan, which allows them to pay their portion of the health and dental insurance premiums with pre-tax dollars, thereby reducing their real costs by 25 to 30 percent. Employees may also participate in one or both Flexible Spending Accounts (FSAs). The medical FSA allows employees to reimburse themselves with pre-tax dollars for any medical bill which was not covered by health, dental, or vision insurance. The dependent care FSA allows employees to be reimbursed with pre-tax



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dollars for childcare and adult dependent care expenses. New employees are eligible to participate in the Flexible Benefits Plan the first of the month after 30 days of employment, as long as they work at least 30 hours per week.

## Health Care

Council on Aging offers both high-deductible health plan (HDHP) and preferred provider organization (PPO) medical plans through UnitedHealthcare. All employees become eligible for the health insurance coverage the first day of the month following 30 days of employment, provided the employee works a minimum of 30 hours per week.

Insurance Plan Bi-weekly Rates	HDHP	PPO
Single	\$54.73	\$109.80
Employee & Child(ren)	\$138.48	\$244.13
Employee & Spouse	\$143.10	\$256.98
Family	\$233.58	\$381.83

COA does implement a \$75 per pay period surcharge for all tobacco users and a \$75 per pay period spousal coverage surcharge if the spouse has coverage available through another employer.

## Health Savings Account (HSA)

To reduce employees' required deductible, COA will contribute up to \$1500 per plan year to an employee's HSA provided the employee meets certain requirements and contributes \$10 per pay period to his or her own HSA. The combined COA and employee contribution to the HSA enables employees with single coverage to meet a portion of their deductible expenses. The HSA is held in a custodial bank by Navia Benefit Solutions in the employee's name used for health care expense reimbursements. The banking agreement provides some investment choices for employees to increase their earnings potential. Employees enrolled in the HSA may also participate in a *limited* medical flexible spending account (MFSA) for dental and vision expenses and the dependent care flexible spending account. Employees not taking the HSA are eligible for an unlimited MFSA.

## Holidays

Council on Aging observes the following 12 paid holidays each calendar year:

New Year's Day	Labor Day
Martin Luther King, Jr. Day	Thanksgiving Day
President's Day	Day After Thanksgiving
Memorial Day	Christmas Day
Fourth of July	Christmas Eve or day after Christmas
Floating Holiday	Birthday as a floating holiday



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## Hospital Indemnity

Council on Aging offers voluntary hospital indemnity benefit through UnitedHealthcare. The plan is designed to offset expenses incurred if the employee or the employee's covered family members are admitted and need to stay at the hospital. Rates vary based on the employee's age and the amount of coverage purchased. Employees who work at least 30 hours a week on a continuous basis become eligible for accident insurance coverage the first of the month following 30 days of employment.

## Life Insurance

COA purchases a life insurance policy for all employees working at least 30 hours a week. The insurance benefit is equivalent to the lesser of one times the employees annual earnings or \$100,000.00. Executive team members receive a policy of \$200,000. All employees become eligible for life insurance coverage the first day of the month following 90 days of employment.

## Long-term Disability

Council on Aging provides a long-term disability (LTD) plan to all employees working at least 30 hours per week. The plan offers a benefit of 60 percent of an employee's salary while on disability, with a maximum of \$6,000 per month. Employees become enrolled in LTD the first day of the month following 90 days of employment. Benefits initiate after six months of continuous disability.

## Paid Time Off (PTO)

Council on Aging has a generous policy for paid time off. New, full-time employees immediately start accruing 3.75 hours of time off each pay period (every two weeks). This totals 13 days a year. The rate changes to 18 days per year for the fourth through sixth years of employment; 23 days per year for the seventh through fourteenth years of employment; and 28 days per year after 15 years. Employees may even carry the time over from year to year, as long as their bank does not exceed six weeks. If the six-week maximum is reached, then the time is rolled into the employee's extended illness time bank.

## Pension Plan

Council on Aging sponsors a pension plan for all eligible employees. Each month, Council on Aging contributes the equivalent of six percent of each employee's salary into the pension plan. Employees are vested after three years in the plan if the employee has worked at least 1,000 hours in each vesting year. Pension funds are self-directed and portable (after vesting is complete). Eligible employees are enrolled in the pension plan after 12 months of service and 1,000 hours worked.

## Short-term Disability

Council on Aging offers a voluntary short-term disability (STD) plan through American Family Life Assurance Company (AFLAC). Employees may purchase a benefit that will pay them a portion of their pay while on disability. Rates vary based on age and occupation. Employees who work at least 30 hours a week on a continuous basis are eligible for STD insurance coverage. This benefit can be used for injuries, surgeries, sickness, maternity leave or to bridge the gap to long-term disability.

## 403B Tax-sheltered Accounts

Although COA fully funds employee pension plans, employees can invest their own pre-tax dollars for retirement through 403B tax-sheltered accounts. This can be conveniently done through a payroll deduction. There are three companies to choose from. COA also offers Roth IRA investing through payroll deductions.



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## Tuition Assistance

Council on Aging offers \$1000 in tuition assistance to eligible employees. Eligible employees will have one year of service at Council on Aging, have met at least an achieve or equivalent on last employee evaluation, be enrolled in an accredited college or university for at least six hours, have an overall 3.0 GPA and 3.2 GPA in their major and be majoring in gerontology, social worker, or nursing.

## Vision Plan

Council on Aging offers a voluntary vision plan through EyeMed. All employees working at least 30 hours per week become eligible for vision insurance coverage the first of the month following 30 days of employment.

Vision Plan	Bi-Weekly Rates
Single	\$3.09
Employee + One Dependent	\$5.95
Family	\$8.98

## Voluntary Life Insurance

Council on Aging offers guaranteed-issue voluntary life insurance through New York Life/Cigna. Employees may purchase this benefit for themselves, their spouses and dependent children, up to the maximum levels listed, without any medical certification or underwriting. There is a guaranteed-issue amount of \$150,000 for employees, plus one half of the amount of the employee's coverage (up to \$50,000) for a spouse and \$10,000 for each dependent child. Employees who work at least 30 hours a week on a continuous basis become eligible for this benefit the first of the month following 30 days of employment.