

Effective 1/2010

*This is a general summary of benefits at Southeast Behavioral Health Group (SEBHG). Additional benefit information is found in the Employee Guidelines and applicable Summary Plan Descriptions, which shall be the authoritative documents. Specific benefits available under each insurance plan, which may vary from year to year, shall be determined by the insurance policies themselves.*

### **Medical, Dental, and Vision Group Insurance**

- Coverage available to eligible employees the first of the month following one full calendar month of service.
- The employee, considering each plan separately, shall select his/her preferred coverage type. For example, the employee may enroll in “Family” for Medical, “Employee and Spouse” for Dental, and waive the Vision.
- The employer pays 75% of each premium; the employee pays 25% of each premium. Premiums are collected via payroll deductions twice per month, for a total of 24 times per year.
- Current payroll deduction amounts are, as follows:

#### ***Medical Insurance***

<u>Coverage</u>	<u>Amount</u>
Employee	\$ 67.87
Employee and Spouse	149.30
Employee and Children	128.94
Family	210.38

#### ***Dental Insurance***

<u>Coverage</u>	<u>Amount</u>
Employee	\$ 4.43
Employee and Spouse	9.09
Employee and Children	9.64
Family	14.57

#### ***Vision Insurance***

<u>Coverage</u>	<u>Amount</u>
Employee	\$ 0.81
Employee and Spouse	1.37
Employee and Children	1.45
Family	2.18

### **Life/Accidental Death & Dismemberment and Long Term Disability Group Insurance**

- Coverage available to eligible employees the first of the month following one full calendar month of service.
- Coverage for employee only.
- The employer pays 100% of both premiums.
- Life/AD&D full benefit amount is equal to 1.5 times the employee’s basic annual earnings, rounded to the next higher \$1,000. Maximum benefit: \$200,000.
- LTD full benefit is equal to 60% of the employee’s pre-disability earnings (maximum monthly benefit- \$6,000). The elimination period is 90 days; the typical duration is to age 65.

### **Medicare Part C Premium Reimbursement Program**

- Reimbursement available to eligible employees the first of the month following one full calendar month of service.
- To participate, the employee and/or covered dependent must carry Medicare Part B, enroll in an employer-approved Medicare Part C plan, and waive the agency’s medical group plan.
- The employer reimburses 100% of the employee’s and/or covered dependent’s Part B and/or Part C premiums.

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### **Flexible Spending Account (FSA) and Cafeteria Plan**

- FSA available to eligible employees the first of the month following one full calendar month of service.
- The employer pays 100% of the FSA administrative fee.
- FSA allows pre-tax contributions up to \$5000 annually for health expense reimbursement and/or \$5000 annually for dependent care reimbursement.
- Contributions are collected via payroll deductions every pay period, for a total of 26 times per year.
- Cafeteria Plan participants are also allowed pre-tax deductions for the following: 1)group medical/dental/vision insurance premiums and 2)applicable non-group insurance premiums.

### **Retirement & Savings Plans**

#### ***Pension***

- SEBHG participates in a Money Purchase Pension Plan and Trust Agreement, contributing 8% of eligible employees' salaries each plan year.
- An eligible employee is one who has completed one year of service in a consecutive 12-month period.
- A participant must be employed on the last day of the plan year to share in the contributions for that plan year.
- The 5 Year Graded vesting schedule is, as follows: 2 years- 20%; 3 years- 40%; 4 years- 60%; and 5 years- 100%.
- The employee does not make contributions to the plan.

#### ***403(b)***

- SEBHG participates in a 403(b) Retirement Savings Plan; no waiting period required.
- Contributions, in accordance with an employee salary reduction agreement, are collected via payroll deductions every pay period, for a total of 26 times per year.
- The employer does not make contributions to the plan.

### **Life/AD&D Supplemental Insurance**

- Coverage available to eligible employees the first of the month following one full calendar month of service.
- Coverage offered: Employee Add-on (\$10,000 increments); Spousal (\$5000 increments); and Children (flat amounts available—\$1000, \$2000, \$4000, \$5000, and \$10,000—one premium covers all eligible children).
- The employee pays 100% of premiums elected.
- Minimum benefit: \$1000. Maximum: Employee Add-on- \$500,000 (not to exceed 5 times salary); Spousal- \$100,000 (not to exceed 50% of Employee Add-on); and Children- \$10,000 (not to exceed Spousal amount).
- Certain coverage requests may require approval of a submitted Medical Underwriting form.

### **Paid Leave: Holiday, Bereavement, Sick, and Vacation**

- Paid Holiday, Bereavement, Sick, and Vacation leave available to eligible employees at Date of Hire. Part-time employees may be eligible for paid leave on a pro-rated basis.
- **Holiday**  
Employees receive 8 hours on the following 12 holidays: New Year's Day; Martin Luther King, Jr. Day; President's Day; Memorial Day; Independence Day; Labor Day; Veteran's Day; Thanksgiving; Friday after Thanksgiving; Christmas Eve; Christmas; and New Year's Eve.
- **Bereavement**  
Employees receive up to 24 hours regarding the death of an immediate family member, up to 8 hours regarding the death of a relative who is not an immediate family member.
- **Sick and Vacation**  
Sick and Vacation leave is earned through an accrual process. (If hired on or before the 15<sup>th</sup> of the month, the accrual will start the first month of employment. If hired after the 15<sup>th</sup> of the month, the accrual will start the second month.) Employees may request Sick leave as soon as it is earned; Vacation leave may be requested upon successful completion of 6 months of service. Sick leave is earned on a monthly basis at a rate of 8 hours per month; Vacation is earned on an annual basis at the following rates:

<u>Years of Service</u>	<u>Vacation Hours Earned</u>	<u>Years of Service</u>	<u>Vacation Hours Earned</u>
One	80	Five	144
Two	120	Six	152
Three	128	Seven or more	160
Four	136		