

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.
- Options:
 - Blue Choice
 - Single \$ 61.00 per pay period
 - Employee +1 \$122.00 per pay period
 - Employee +2 \$183.00 per pay period
 - Employee +3 or more \$244.00 per pay period
 - Alliance Select- High Deductible Plan
 - Single \$ 30.00 per pay period
 - Employee +1 \$ 60.00 per pay period
 - Employee +2 \$ 90.00 per pay period
 - Employee +3 or more \$120.00 per pay period

*Under this health plan, you are allowed to participate in a health savings account. Cedar Valley Hospice will match up to \$250 each calendar year for a single plan and up to \$500 for all other plans.

**If you participate in Health Check 360 program in September, employees will receive the following discounts on health insurance premiums:

- Single- \$20.00 per month
- Employee +1 \$30.00 per month
- Employee +2 \$40.00 per month
- Employee +3 or more \$50.00 per month

Effective Date: _____

-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 \$7.00 per pay period
 - Employee/Spouse \$16.00 per pay period
 - Employee/Children \$20.00 per pay period
 - Family \$42.00 per pay period
- Effective Date: _____

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.
- Effective Date: _____

4. 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
- Effective Date: _____

5. Vision Insurance

- Kansas City Life Insurance Group
- 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 \$5.46 per pay period
- Single + Spouse \$9.83 per pay period
- Employee + Child/ren \$10.38 per pay period
- Family \$16.38 per pay period

- Effective Date: _____

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

1. 401 (k) Plan

- One year of service and age 19
- Plan entry on January 1, April 1, July 1, or October 1, which ever is comes first after the first part is completed.
- Must have a thousand hours of employment during the year in order to receive allocation of funds.

- You will receive enrollment information prior to your plan entry date.

- \$100 annual employer match on employee contributions.

- Employer discretionary contribution can be any where from 0%-5% of eligible gross wages

- Effective Date: _____

- First Employer Contribution: Spring of: _____

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 July 1-June 30
- Minimum deduction: \$10 per pay period
- May not participate in Medical Flex spending plan if employee has an HSA

- Effective Date: _____

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

-Vacation Leave

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

-Sick Leave

80 hours received per anniversary year