

CEDAR VALLEY HOSPICE
EMPLOYEE BENEFITS OVERVIEW

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.
- Employees must make elections on Greenshades within the first thirty (30) days of employment.
- A spousal surcharge of \$35 per pay check applies to employees wishing to cover a spouse that has coverage available to them elsewhere.

- Alliance Select- High Deductible Health Plan (\$2800/\$5600 Deductible)
 - Single \$ 40.00 per pay period
 - Employee +1 \$ 80.00 per pay period
 - Employee +2 \$ 120.00 per pay period
 - Employee +3 or more \$160.00 per pay period

Cedar Valley Hospice offers HSA options with three different banks. Veridian, Lincoln Savings Bank and Bank Iowa.

Cedar Valley Hospice offers an HSA match of up to \$350 for single plans and up to \$700 for family plans.

-Rx 'n Go - Mail Order Pharmacy Program

- Begins on the first of the calendar month following month of employment.
- Available for all full-time employees and any family members covered on the Health Insurance.
- Rx 'n Go is a mail-order Rx benefit that delivers up to a 90 day supply of medications right to your home for free.
- Provides access to over 800 preventative/maintenance medications.
- Eligible employees will be provided with sign up instructions.

2. Dental Insurance: 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.
- Employees must make elections on Greenshades within the first thirty (30) days of employment.

- ❑ Employee \$8.00 per pay period
- ❑ Employee/Spouse \$17.50 per pay period
- ❑ Employee/Children \$22.00 per pay period
- ❑ Family \$45.00 per pay period

3. Vision Insurance: Avesis

- ❑ Begins on the first day of the calendar month following month of employment.
- ❑ Employees can elect vision insurance without electing the medical insurance.
- ❑ Employees must make elections on Greenshades within the first thirty (30) days of employment.
 - Single \$5.98 per pay period
 - Single + Spouse \$11.48 per pay period
 - Employee + Child/ren \$12.52 per pay period
 - Family \$16.10 per pay period

4. 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.
- ❑ AD&D coverage: \$60,000
- ❑ Employees must make beneficiary elections on Greenshades.

5. Voluntary Life Insurance: Mutual of Omaha

- Eligible the first day of the calendar month following month of employment
- Employees can purchase additional life insurance for themselves, a spouse or dependents.
- Cost is based on age of employee
- Employees must make elections on Greenshades within the first thirty (30) days of employment.

6. 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
- ❑ Employees must make elections on Greenshades within the first thirty (30) days of employment.

7. Assurity Accident Plan

- CVH offers an accident plan that reimburses employees for expenses associated with injuries resulting from an accident.
- Available for employee, spouse and dependents
- Eligible on the first day of the calendar month following month of employment.
- Wellness incentive offered with this plan for up to \$150 per year per person.
- Employees must make elections on Greenshades within the first thirty (30) days of employment.
 - Single \$8.33 per pay period
 - Employee + Spouse \$15.82 per pay period
 - Employee + Child/ren \$14.44 per pay period
 - Family \$22.96 per pay period

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 June 1-May 31
- ❑ Minimum deduction: \$10 per pay period
- ❑ If employee participates in HSA program, they are only eligible for a limited flex plan (to be used only on vision or dental expenses).
- ❑ MED FLEX Calendar year Max: \$2750
- ❑ DEP CARE Calendar year Max: \$5000

401 (k) Plan Information- Empower Retirement

- ❑ Must be at least age 19
- ❑ Employees with an FTE are eligible to begin contributing the first of the month after 60 days of employment. PRN employees are not eligible.
- ❑ Must have 1000 hours of work during the calendar year in order to receive both the match and the profit sharing contribution.
- ❑ Employees are immediately 100% vested
- ❑ Employees must be employed on 12/31 to receive that calendar year match or profit sharing contribution.

- ❑ You will receive enrollment information by mail prior to your plan entry date from Empower.- You must enroll online. If you do not enroll, you will be auto-enrolled in a 2% deduction.
- ❑ Annual employer match on employee contributions is determined each year. For 2020, the employer match was 1%.
- ❑ Employer discretionary profit sharing contribution can be any where from 0%-5% of eligible gross wages. This is determined annually.

All FTE's

Wellness Program: Wellmark

- ❑ All staff, including PRN are eligible to create an account with Wellmark to access the Wellmark Wellness Center. Spouses of staff members will also be eligible to create an account.
- ❑ All employees with an FTE will be eligible to earn up to \$300 cash per calendar year in Wellness incentives. PRN staff and spouses are not eligible to earn these incentives.
- ❑ CVH will host wellness challenges every quarter, along with many other ways to earn incentives each quarter.
- ❑ Sign up instructions will be provided upon hire.

-Vacation Leave (Prorated based on assigned FTE)

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 (Prorated based on assigned FTE)

80 hours received per anniversary year

