

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 Paycom within the first thirty (30) days of employment.
- A spousal surcharge of \$40 per paycheck applies to employees wishing to cover a spouse that has coverage available to them elsewhere.
  
- Alliance Select- High Deductible Health Plan (\$3400/\$6800 Deductible)
  - Employee \$ 54.00 per pay period
  - Employee +1 \$ 108.00 per pay period
  - Employee +2 \$ 162.00 per pay period
  - Employee +3 or more \$ 216.00 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. Starting 1/1/2027 the HSA match will be \$400 for single plans and \$800 for family plan.

**-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.

**-RxMapper -**

- Begins on the first of the calendar month following month of employment.
- Offered to full-time employees and any family members covered on the Health Insurance.
- RxMapper is a personalized medication platform and telehealth consult practice developed in collaboration with Mayo Clinic. RxMapper uses your DNA to identify medications that are likely to work best for you.

## **-First Stop Health**

□ All full time CVH employees (.75 FTE or higher) are automatically enrolled in our free First Stop Health plan. Employees are enrolled on the 1<sup>st</sup> of the month after 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 First Stop Health and skip the lines and exposure to other illnesses. First Stop Health also offers virtual mental health counseling.

Some of the services you will enjoy are listed below:

### Telemedicine/Virtual Urgent Care

- Get free, 24/7 access to doctors and get treatment within minutes for minor injuries, illnesses, and receive prescriptions when needed.
- Add your immediate family members to your profile at no cost by downloading the First Stop Health app, going to [www.fshealth.com](http://www.fshealth.com) or calling 888-691-7867.

### Virtual Counseling

- Get short term, solution-focused counseling for you or your family members at no cost via phone or video.
- Talk to a licensed counselor for free mental health help dealing with anxiety, stress, depression, substance abuse, or relationship issues.

## **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 Paycom within the first thirty (30) days of employment.
  - Employee \$9.50 per pay period
  - Employee/Spouse \$20.55 per pay period
  - Employee/Children \$25.50 per pay period
  - Family \$51.00 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 Paycom within the first thirty (30) days of employment.
  - Employee \$5.97 per pay period
  - Employee + Spouse \$11.45 per pay period
  - Employee + Child/ren \$12.49 per pay period
  - Family \$16.06 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 Paycom.

#### **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 Paycom 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 Paycom within the first thirty (30) days of employment.

#### **7. Accident Plan: Mutual of Omaha**

- 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 \$50 per year per person.
- Employees must make elections on Paycom within the first thirty (30) days of employment.
  - Single \$5.50 per pay period
  - Employee + Spouse \$9.32 per pay period
  - Employee + Child/ren \$12.60 per pay period
  - Family \$16.90 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: \$3400
- ❑ DEP CARE Calendar year Max: \$7500

**401 (k) and Roth 401 (k) Plan Information - Empower Retirement**

- ❑ Eligible employees have the option to contribute to 401 (k) and/or Roth 401 (k).
- ❑ Contributions are made to 401 (k) with pre-tax dollars. Contributions are made to Roth 401 (k) with after-tax dollars.
- ❑ 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 at least one year of service and also work at least 1000 hours during the calendar year in order to receive both the 401 (k) 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 3% deduction for 401 (k).
- ❑ If employee wants to contribute to Roth 401 (k), employee will need to enroll in the Roth 401 (k) through Empower. Employees will NOT be auto-enrolled in Roth 401 (k).
- ❑ Annual employer match on employee contributions for 401 (k) and Roth 401 (k) is determined each year. For 2025, the employer match was 1%.
- ❑ Employer discretionary profit-sharing contribution can be anywhere from 0%-5% of eligible gross wages. This is determined annually and was 4% 2025.

## 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 year.
- Sign-up instructions will be provided upon hire.

### -Vacation Leave (Prorated based on assigned FTE)

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

### -Sick Leave (Prorated based on assigned FTE)

80 hours received per anniversary year