

## Benefits for Full-Time Employees

Benefit	Start Date	Employee Cost	Brief Description
Major Medical & Rx Aetna PPO	1 <sup>st</sup> of month following 30 days of employment	Three plans – Base; Buy-up and Consumer Driven Health Plan (CDHP) <i>See Leona Benefit Plan Premiums 2015.16 for premium rates</i>	Higher benefits for network providers. Higher benefits on buy-up plan. Base and Buy-up plans have co-pays and deductibles. All expenses under CDHP except preventive care expenses and prescription drugs are subject to deductible. All plans include Aetna wellness membership through Aetna wellness plan.
Dental Delta Dental of Michigan	1 <sup>st</sup> of month following 30 days of employment	<i>See Leona Benefit Plan Premiums 2015.16 for premium rates</i>	Higher benefits for network providers. 100% coverage for routine, 80% coverage for basic and 50% coverage for major and orthodontia.
Vision Aetna Vision Preferred Plan	1 <sup>st</sup> of month following 30 days of employment	<i>See Leona Benefit Plan Premiums 2015.16 for premium rates</i>	Higher benefits for network providers.
Aetna Wellness Plan	1 <sup>st</sup> of month following 30 days of employment	None	Employees and dependents 18 and older enrolled in medical plan are automatically enrolled in Aetna Wellness Plan.
Life Insurance Aetna	1 <sup>st</sup> date of employment	None	Benefit equals two times employee base pay rounded up to nearest \$1,000.
Accidental Death & Dismemberment	1 <sup>st</sup> date of employment	None	Benefit equals up to two times employee base pay rounded up to nearest \$1,000.
Short Term Disability Aetna	Eligible for benefits following 1 year of full-time employment	None	Partial income replacement at 60% for up to 90 days based on length of employment.
Long Term Disability Aetna	Eligible for benefits following 6 months of employment	None	Partial income replacement if disabled continuously for more than 90 days.
Flexible Spending Accounts – Medical/ Dependent Care Payflex (HealthHub)	1 <sup>st</sup> of month following 30 days of employment	Employee selects amount of deferral	Employee defers pre-tax \$\$ through payroll deduction. Up to \$2,550 for medical and up to \$5,000 for dependent care.
401(k) Retirement Savings Plan Transamerica	1 <sup>st</sup> of month following 30 days of employment for employee deferrals. <i>Employer match after one year of service</i>	Employee selects amount of deferral	Employee defers pre-tax \$\$ through payroll deduction. Can contribute up to IRS limits. Employer dollar-for-dollar match of employee deferral up to 6%.
Voluntary Benefits: Whole Life Specified Critical Illness & Accident	Open Enrollment held in November (January 1 start date)	Employee selects amount of coverage and rates	Offered through UNUM, these three plans are optional, and are portable.
Personal Time	Upon hire	None	Up to 6 days per year. Can carry over up to 6 days for a total balance of 12 days.
Vacation	Upon hire	None	2 – 4 weeks of paid vacation depending upon length of service
Employee Assistance Plan (EAP)	Upon Hire	None	Provides counseling for employee and family
Legal Shield	1 <sup>st</sup> of month following 30 days of employment	Varies depending on plan selected	Provides legal assistance

