



# **Benefits Summary**

Employees of Evergreen Health, Community Access Services and Pride Center of WNY enjoy a comprehensive benefits package with much to offer -- from generous amount of paid time off policy to affordable insurance.

We are dedicated to the overall health and well-being our team members and their families.

### Medical

We offer three (3) plan options under Univera, with the employer-paid portion covering more than 83% of premium costs. Employees also receive a \$150/\$300 Wellness Card. Employees are eligible the first of the month following 30 days of employment.

Coverage includes:

- Prescription Drug
- Physician's Office Services
- Physician's Preventative Services
- Inpatient Hospital Services
- Outpatient Hospital Services
- Emergency Hospital Care
- Mental Health & Substance Abuse
- Diabetic Supplies & Services
- Other Services (see booklet)

## **FSA - Flexible Spending Account**

Our ProFlex Flexible Spending Account (FSA) option is a front loaded card with an elected amount of money that will be available the first day you are benefits eligible. Each pay period there will be a fixed amount deducted from pay to compensate for the amount elected on the card. This is a pre-tax benefit. Employees may rollover up to \$640 (if unused) into the next year.

• Eligible Expenses include select dental services, eye exams and eyeglasses, lab exams and texts, medical equipment/supplies, therapy services, and more.

### **HSA – Health Savings Account**

Our HSA Account is through Keybank, and available with the high deductible plan. This acts as a true savings account. Employees who opt-in for the HSA will elect a fixed amount each pay period to be deposited into a bank account for use on eligible healthcare expenses. This is a pre-tax benefit. The agency provides a contribution to employees HSA account if a high deductible plan is elected.







#### **Dental**

A Preferred Dentist Plus Program (PDP Plus) is offered through MetLife with in and out of network coverage available. This benefit is 100% employer-paid for single and family coverage. Employees are eligible the first of the month following 30 days of employment.

Coverage in network includes:

- Preventative Care (Type A Services) 100%
- Basic Restorative Care (Type B Services) 80%
- Major Restorative Care (Type C Services) 50%
- Orthodontia (Type D Services) 50% (for dependents up to age 19)

#### **Vision**

Vision insurance is offered through MetLife with in and out of network coverage available. This benefit is 100% employer-paid for single and family coverage. Employees are eligible the first of the month following 30 days of employment.

Coverage in network includes:

- Low Copay for Eye Exam (\$10)
- Annual Allowance for Contacts or Frames (\$130)
- Discounts on Lens Enhancements
- Low Copay for Standard Corrective Lenses (\$25)

### **Disability and Life Insurance**

Disability and life coverages are available through MetLife. Employees are eligible the first of the month following 30 days of employment.

Coverage includes:

- **Short-Term Disability:** Benefits are paid from the 8<sup>th</sup> missed day for up to 26 weeks. The association covers 100% of the premiums.
- **Long-Term Disability**: Benefits are paid, upon disability lasting 26 weeks or longer. The association pays the first \$10.00 of premiums.
- **Life Insurance**: Personal Life & AD&D Insurance One times your annual salary. The agency pays the first \$1.00 of the premium.







#### 403b Retirement Plan

Employees are eligible to participate in our retirement plan through Vanguard, starting the first day of employment. Employee contributions are subject to annual limit of \$23,000 of your salary. Employees, 50 years of age, or older, may contribute an additional \$7,500 annually. Employees may contribute to a traditional (pre-tax) or Roth (after-tax) retirement plan.

#### Retirement Plan includes:

- Employer Match: We match your contributions to the plan, dollar-for-dollar, up to 5%
- Vesting Schedule: Employees are fully vested from the start of their retirement plan (day 1)

### **Additional Benefits**

Additional benefits include:

- Optional Accident and Critical Illness Coverage
  - Paid Parking and Paid Lunches
    - 8 Paid Holidays
    - Volunteer Time Off
    - Floating Holiday
- Paid Time Off Package (Up to 4 weeks paid vacation/sick/personal time)
  - On-site Market
  - Employee Assistance Program
  - Ongoing Staff Development & Training
- **Discounts at various vendors** (i.e.: cell phone providers, college tuition, gym memberships, etc.)