



2012 Salaried Employee Benefit Information

Pre-tax benefits:

Employees regularly scheduled to work 40 or more hours a pay period may be eligible for benefits.

Health Insurance, BlueCross BlueShield of Vermont: *Effective date: Next 1st of the month after 30 days of active employment at regularly scheduled hours.* Choice of two plans.

1. Vermont Freedom Plan 200

- Deductible \$200 single/\$400 family. Out of pocket limit. \$600 single/\$1200 family
- \$20 co-pay for some office visits
- Two premium tiers: PT: employees working 40 – 63 hours per pay period, FT: 64+ hours per pay period.
- Single premium: FT\$177/PT\$230 month
- 2-person cost FT\$355/PT\$462 month
- family cost FT\$486/PT\$632 month
- Includes prescription plan: \$10 generic, \$25/preferred brand-name, \$40/non-preferred brand name

2. Vermont Freedom Plan 500

- Deductible \$500 single/\$1000 family. Out of pocket limit. \$1500 single/\$3000 family
- \$20 co-pay for some office visits
- Two premium tiers: PT: employees working 40 – 63 hours per pay period, FT: 64+ hours per pay period.
- Single cost FT\$125/PT\$163 month
- 2-person cost FT\$250/PT\$326 month
- family cost FT\$345/PT\$449 month
- Includes prescription plan: \$10 generic, \$25/preferred brand-name, \$40/non-preferred brand name

Dental Insurance, Northeast Delta Dental: *Effective date: Next 1st of the month after 30 days of active employment at regularly scheduled hours.* Choice of two plans.

1. CORE PLAN

- \$750 per person annual benefit cap
- \$1500 per person lifetime orthodontic cap (treatment must start prior age 17)
- Single cost: \$10/month
- 2-person cost: \$29/month
- 1 Adult plus children: \$49/month
- family cost: \$75/month

2. BUY-UP PLAN

- \$1500 per person annual benefit cap
- \$2500 per person lifetime orthodontic cap (treatment must start prior age 17)
- Single cost: \$26/month
- 2-person cost: \$61/month
- 1 Adult plus children: \$91/month
- family cost: \$133/month

Vision Plan, VSP: *Effective date: Next 1st of the month after 30 days of active employment at regularly scheduled hours.*

- Single cost \$7.68/month
- 2-person cost \$11.14/month
- family cost \$19.97/month

Flexible Spending Accounts: Out of pocket health and dependent care using pre-tax dollars.

Retirement Plan, VALIC:

- Employees who work 1000+ hours in a calendar year are eligible for an annual employer contribution to a 403(b). The employee becomes step-vested in the employer contributions at a rate of 20% per year over the first five years of 1000+ hours of service.
- Employees *may* personally contribute to a 403(b) regardless of hours worked. Employees are not required to contribute in order to be eligible for an employer contribution.
- Eligibility is limited to employees 21 years of age or older.

Other benefits:

Term Life and AD&D Insurance, Unum:

Effective date: First of the month coincident with or next following 3 months of employment.

- Base Life Plan: 1x annual salary rounded up to the next thousand is provided at no cost to the employee.
- Voluntary Plan: Employees can choose (during the 1st 31-days of employment) optional life insurance and AD&D (up to a maximum of value of 5x annual base salary). The benefit maximum is \$500,000. A statement of health is required when voluntary life benefit value exceeds \$200,000 or for late entrants.
- Voluntary life & AD&D can also be purchased for spouses, civil union partners and dependent children.

Long Term Disability, Unum:

Effective date: First of the month coincident with or next following 3 months of employment.

- Employer paid disability plan covers employees working 40 hours or more per pay period.
- Elimination period of 90 days.
- Benefit amount is 60% of monthly earnings to a maximum of \$6,000.
- Employees may enroll in an enhanced LTD option during the first 31-days of regular employment. This option allows a slightly higher replacement income of (66.6% instead of 60%) of pre-disability income.

Short Term Disability, Unum:

Effective date: First of the month coincident with or next following 3 months of employment.

- Employees working 40 hours or more per pay period may enroll in Short Term Disability during their first 31-days of regular employment. The employee pays the premiums.
- Elimination period of 7 days.
- Benefit amount is 60% of weekly earnings to a maximum of \$1,250.

Voluntary Benefits Options, Combined Insurance:

Eligible after completing six-months of service. Some specific eligibility criteria exist.

- Employees may select from a number of voluntary benefits options including disability income protection, term life insurance, universal life insurance, cancer coverage and accident-only insurance.

Combined Time Off, CTO:

CTO is available for use after an employee completes three months of employment.

- CTO includes sick time, vacation time and holidays.
- Full time salaried employees accrue CTO on a bi-weekly basis beginning at 27 days off per year.
- One day is added each year up to a maximum of 40.
- Part time salaried employees will accrue CTO based on pro-rated basis.
- There is a CTO cash in option at 90% of value.

Extended Illness Reserve, EIR:

EIR available for use after an employee completes three months of employment; must be used per policy.

- Accrues at the rate of 5 days per year for full time employees.
- Part time employees will accrue EIR based on actual hours worked per pay period.

Employee Tuition Advance Program:

Eligible after completing six-months of service.

- \$1200 to \$2500/calendar year for employees depending on scheduled number of hours.
- Courses must meet criteria of the policy. See policy for details.

Employee Discounts: Available at some local fitness clubs and Chamber of Commerce member businesses.

Direct Deposit of paychecks.

The Human Resources Department is available to assist you with information, applications and questions about any of the Porter Medical Center benefit plans. Contact us at: 802-388-4780.