

## Insurance Benefits

### Health Insurance:

- Four plans – 2 HMOs, 1 PPO and 1 HSA (Health Savings Account) are available to full-time employees through payroll deductions.
- Full-time employees who choose health insurance through VNA may purchase coverage for their dependents; if an employee's spouse has health insurance through his/her employer, it is recommended that the spouse keep that coverage with his/her employer.
- All plans are underwritten by BlueCross BlueShield of Illinois. Coverage begins the first of the month following date of hire.
- Employee Enrollment Forms must be completed and turned into Human Resources within 30 days of hire. Failure to turn in your form within 30 days of hire will result in a denial of coverage until the next open-enrollment period.



**Life Insurance:** Paid in full by VNA (coverage equal to annual salary, up to \$500,000\*). Coverage begins the first of the month after 90 days of employment, only **full-time employees** are eligible for company-paid life insurance. Benefits are reduced by 50% at age 70.

\*Guaranteed issuance up to \$400K. Elections over the guaranteed amount require an Evidence of Insurability Form and may be subject to a paramedical exam and/or medical questionnaire sent out the employees' physician.

**Long-Term Disability Income Insurance:** Paid by VNA and available to **full-time employees**. Eligibility begins after 6 months of full-time employment with total cost of premiums paid by VNA. Long-Term disability Income Insurance benefits are based on 60% of employee pre-disability earnings up to a maximum of \$7,500 per month, and are paid until you are able to return to work, or until you reach your Social Security Normal Retirement Age.



### Retirement Benefit: 403 (b) Tax-Deferred:

**Employee Contribution:** Available thru VNA beginning the first of the month following date of hire. Employee may invest a portion of current pre-tax income for retirement with the advantage of deferring related federal and state income taxes. Post-tax Roth contributions available as well.

**Defined Contribution Pension Plan:** Fully funded by VNA - Eligible full- and part-time staff after 1 year of service and having actively worked at least 1,000 hours per calendar year of service. Contributions by VNA are up to 10% of annual income.

Based on years of service: Years 2-5=3%; Year 6= 4%; Year 7=5%; Year 8=6%; Year 9=7%; Year 10=8%; Year 11=9%; Year 12=10%.

Vesting schedule: (Percentage of retirement funds available to employee if employee were to retire/leave before 6 years of employment with VNA): 2 yrs. = 20%, 3 yrs. = 40%; 4 yrs. = 60%; 5 yrs. = 80%; 6 yrs. = 100%.

## Professional Growth

**In-service Education:** Provided at no charge to all employees by VNA.

**Continuing Education:** Available to all full-time and part-time employees working at least 18.75 hours per week after three months of employment. Reimbursement is made for continuing education expenses required for employee's job and based on VNA's available budget for continuing education at the time of request.

**Tuition Reimbursement:** Up to 100% paid for pre-approved courses (relating to position held at VNA) up to \$1900/yr. (based on current budget and grade received). Available to full-time and part-time employees with benefits (pro-rated for part-time employees).



## Paid Time-Off Bank



Paid Time Off is a lump sum number of days/year of paid time off that benefited employees manage for themselves. It gives employees greater flexibility in using their paid time off. You begin to accrue PTO after 30 days of employment. Full-time employment = 37.5 hours/week = 1.0 FTE. *PTO time may be used for many reasons including, but not limited to: holidays, vacation, illness, and personal business.* A full-time employee accrues PTO time per the below. Part-time employees (.5 FTE or greater) accrue PTO on a pro-rated basis.

<u>Years of Service</u>	<u>VNA Staff</u>	<u>President/Vice President</u>
First 29 days	None	None
30 days-1 year	168.75 Hours	196.875 Hours
2-3 years	225 Hours	262.5 Hours
4-5	262.5 Hours	300 Hours
5+	300 Hours	

## Other Benefits

**EAP:** Employee Assistance Program (EAP) is a FREE employee benefit program that help employees and their families and provides up to 5 private telephone counseling sessions with a licensed professional at no charge.

**Transportation:** Reimbursement for business mileage - Available to employees for actual mileage driven while on duty, with manager's approval, at current federal rate.

**Health Services:** New hire and annual TB testing, Hep-B and Rubella titers for new employees and seasonal flu shots for all employees. No cost to employee.

**Vaughan Athletic Center:** Discounts on annual health club membership for employee and eligible dependents.

**Other:** For a full listing of employee benefits see the VNA Employee and Volunteer Handbook.



## Voluntary Benefits

All Voluntary Benefits require premium contributions made by the employee through payroll deductions. **Health:** Eligible employees may select from available health plans.



**Dental:** Guardian HMO or PPO Dental Plan - may begin the first of the month following date of hire.

**Vision:** Guardian Vision Plan - may begin the first of the month following date of employment.

**Short-Term Disability Income Insurance Coverage:** Provided through BCBS – may begin the 1st of the month following 90 days from the date of hire and is available to employees working at least 30 hours per week on a regular basis. Benefits for continuous disability for sickness, pregnancy or accidental injuries unrelated to employment may begin on 15th or 31st day, based on which option you select. Benefits are based on 60% of employee's pre-disability earnings up to a maximum of \$1,750 per week. Coverage continues until employee is no longer disabled up to 22 or 24 weeks, when long-term disability insurance coverage begins. Your costs are based on your plan choice, age and salary.

**Supplemental Life:** Provided through BCBS – Coverage up to \$150,000 for employee based on age and elected amount. Evidence of insurability may be required. Self: Purchase amount of \$25,000, \$50,000, \$100,000, or \$150,000. Spouse: Purchase 50% of the Employee amount to a maximum of \$75,000. Children: Purchase \$5,000 or \$10,000 policy. Your premium covers all children.

**Critical Illness\*:** Provided through BCBS – Coverage in increments of \$5,000 up to \$50,000 based on age and elected amount. Evidence of insurability may be required. Spouse and Children up to 50% of employee's amount in \$2,500 increments.

**Accident\*:** Provided by BCBS – Cash benefits for treatments, service or injuries incurred as a result of a covered accident. Available for the entire family

**Flexible Spending Account:** Pre-tax savings for medical expenses (up to \$2,700) and/or child care (up to \$5,000) administered through TASC.

\*Coverage availability subject to meeting minimum group participation