

ADULT & child

Comprehensive behavioral healthcare for every stage of life.

2014 BENEFITS SUMMARY

Below is a benefits summary as it relates to your employment with Adult & Child. The Center reserves the right to change any portion of benefits offered and will notify staff appropriately.

Anthem Health Insurance

- Eligibility requires a minimum schedule of 32 hours per week
- Coverage starts on the 31st day of continuous service
- Health premiums are automatically deducted on a pre-tax basis through payroll.

Adult & Child self-insures our health plan using Anthem as our third party administrator. We offer our employees single cover at little cost. Details about the plan are covered in the plan document and summary plan description.

<u>Category</u>	PPO/Co-pay \$750	HDHP/HSA \$1,500 Ded
Employee Only	\$23.00	\$17.00
Employee + Spouse	\$159.00	\$134.00
Employee + Child(ren)	\$80.00	\$70.00
Employee + Family	\$219.00	\$180.00
<u>Prescription Program*</u>	<u>30 day supply</u>	<u>30 day supply</u>
Tier 1 (Generic)	\$7.00	Deductible+Coinsurance Preventive Rx 100%
Tier 2	\$30.00	
Tier 3	\$60.00	
Tier 4	25% w/\$150.00 max	

*If the insured elects not to purchase a generic drug when available and approved by the physician, the staff member will be responsible for the brand co-payment plus the difference in the cost of the generic and the brand name drug purchased.

Guardian Dental Insurance

- Eligibility requires a minimum of 16 hours per week
- Coverage starts on the 31st day of continuous service
- Dental premiums are automatically deducted on a pre-tax basis through payroll
- Contact Human Resources for more details

Option 1 - \$1,000 Annual Maximum

<u>Category</u>	<u>Per Pay</u>
Employee Only	\$18.42
Employee + Spouse	\$36.56
Employee + Child(ren)	\$54.42
Employee + Family	\$73.52

Option 2 - \$2,000 Annual Maximum

<u>Category</u>	<u>Per Pay</u>
Employee Only	\$20.17
Employee + Spouse	\$40.03
Employee + Child(ren)	\$59.59
Employee + Family	\$80.50

Guardian Vision Insurance

- Eligibility requires a minimum of 16 hours per week
- Coverage starts on the 31st day of continuous service
- Vision premiums are automatically deducted on a pre-tax basis through payroll
- Contact Human Resources for more details

<u>Category</u>	<u>Per Pay</u>
Employee Only	\$4.15
Employee + Spouse	\$7.04
Employee + Child(ren)	\$6.14
Employee + Family	\$11.72

Retirement Plan

We offer an employee funded 401(k) retirement program through Mutual of America. Adult and Child will match 50% of the first 6% of your contributions. Contact Sara Wiencken, Mutual of America, at 317.237.2190 for further information.

MGIS Flexible Spending Account (FSA)

- Eligibility requires a minimum of 16 hours per week

This benefit allows you to have payroll deductions on a pre-tax basis for items that are out-of-pocket expenses for most health, dependent care, and adoption costs.

HEALTH SPENDING ACCOUNT (HSA) - BMO HARRIS

- Eligibility requires participation in the High Deductible Health Plan (HDHP)

This benefit allows you to have payroll deductions on a pre-tax basis for items that are out-of-pocket expenses for most health care costs. The money goes into a checking account and is always yours, even if you leave employment with Adult and Child.

Guardian Life and Long Term Disability (LTD) Insurance

- Eligibility requires a minimum of 32 hours per week

Life insurance and AD&D is a separate benefit from the health insurance plan. If an employee chooses not to enroll in health insurance, she/he may still enroll in the life insurance plan. The policy covers an employee with a benefit of \$50,000.00, and a long-term disability plan, both at no cost to the employee. Additional spouse and dependent life insurance is available.

Short Term Disability (STD)*

- Eligibility requires a minimum of 20 hours per week

Adult and Child provides time off for one’s own medical disability lasting from 8 to 180 calendar days for employees of .5 FTE or greater. Effective April 1, 2014, the waiting period will be 28 days. Employees receive a percentage of base pay dependent upon the number of hours absent from work due to disability, tenure and FTE status.

**Further details of the STD policy can be found on the intranet by utilizing the following links on the Adult and Child intranet site: [3.22.00 SHORT TERM DISABILITY](#) and [3.22.01 Short Term Disability \(STD\)](#).*

Adoption Assistance Program

- Eligibility requires a minimum of 16 hours per week
 - Payment of \$5,000 when adoption is finalized to help defray adoption costs.
 - You may save up to \$10,000 through payroll deductions on a pre-tax basis for eligible adoption expenses
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Employee Assistance Program (EAP)

Community Health Network administers this program. It is designed to provide mental health services to you and anyone living in your household at no cost to you. It is set up to give quality services to the client on a short-term basis of three to five sessions. If the client requires further treatment, they will be referred to their health insurance mental health benefit. Phone: 317-621-7742 or 800-543-4158

Paid Time Off (PTO)*

Adult and Child combines all paid time off hours for holidays, vacation, personal days and sick days into a PTO program to provide employees with flexibility in using their time off benefits. PTO begins to accrue immediately. New hires cannot utilize PTO, other than Adult and Child scheduled holidays, until they have successfully completed three months of employment.

- Non-clinical Non-exempt, full time employees shall earn a PTO entitlement each pay period at a rate which will equate to an annual accrual as follows:

<u>Years of Service</u>	<u>Annual Accrual</u>
0 to 5 years	200 hours
5 to 10 years	240 hours
10 years or more	280 hours

- Clinical Non-exempt, full time employees shall earn a PTO entitlement each pay period at a rate which will equate to an annual accrual as follows:

<u>Years of Service</u>	<u>Annual Accrual</u>
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0 to 5 years	220 hours
5 to 10 years	240 hours
10 years or more	280 hours

- Exempt, full time employees shall earn a PTO accrual each pay period at a rate which will equate to an annual accrual of 240 hours per year for the first year and 296 hours each year thereafter.
- Part time employees are entitled to pro-rated PTO based on scheduled hours.
- Adult and Child recognizes eight holidays per year:

New Year's Day	Thanksgiving
Memorial Day	Friday after Thanksgiving
Independence Day	Christmas Eve
Labor Day	Christmas

**Further details of the PTO policy can be found on the intranet by utilizing the following links on the Adult and Child intranet site: [3.15.00 Paid Time Off \(PTO\)](#), [3.15.01 Paid Time Off \(PTO\)](#), and [3.15.02 Donation of PTO and Sick Bank Hours](#)*

Part Time Benefits

An employee must be scheduled 32 hours or more per week to be eligible for health, life and long term disability insurance. Employees are entitled to dental and vision insurance and flexible spending accounts if they work 16 hours or more per week.

Tuition Reimbursement/Staff Development*

- Eligibility requires a minimum of 32 hours per week.

The Center may provide a maximum reimbursement of 80% of tuition costs not to exceed a maximum of \$2,000 per fiscal year. In addition, the Center provides up to \$300 per year for staff development not eligible for tuition reimbursement.

**Further details of the Tuition Reimbursement and Staff Development procedures can be found on the intranet by utilizing the following links on the Adult and Child intranet site: [3.10.02 Tuition Reimbursement](#), and [3.10.03 Non Mandatory Staff Development](#).*

Domestic Partner Benefits

Adult and Child offers domestic partner benefits for health, dental and vision insurance as well as bereavement leave, FMLA and Military Family Leave. The eligibility requirements for participation are the same as those for legally married couples. Contact the Director of Human Resources for further information.

Adult and Child Holiday Schedule 2014

New Year's Day 2014	Wednesday, January 1, 2014
Memorial Day	Monday, May 26
Independence Day	Friday, July 4
Labor Day	Monday, September 1
Thanksgiving	Thursday, November 27 Friday, November 28
Christmas Eve	Wednesday, December 24
Christmas	Thursday, December 25
New Year's Day 2015	Thursday, January 1, 2015

Who to contact if you have a question:

Anthem Health

- 800.295.4119
- www.anthem.com

Guardian Davis Vision

- 877.393.7363
- www.davisvision.com

MGIS/FSA

- 800.969.6447
- www.we-R-CDH.com

BMO Harris Bank/HSA (formerly M & I Bank)

- 888.464.5463
- www4.harrisbank.com/us

Guardian Dental/Critical Illness

- 800.981.2574
- <https://www.guardiananytime.com/>

Guardian Life/Voluntary Life

- 800.525.4542
- <https://www.guardiananytime.com/>

Guardian LTD

- 800.538.4583
- <https://www.guardiananytime.com/>

Mutual of America

- Sara Wiencken, 317.237.2190
- Customer Service, 800.468.3785
- www.mutualofamerica.com

Community Occupational Health Network

- 317.621.7742
- 800.543.4158
- <http://www.ecommunity.com/occhealth/index.aspx?pg=636>