



SUMMARY OF BENEFITS

Benefits are effective for all full-time employees after completion of a 90 day introductory period.

MEDICAL

The Insurance Plan - Kaiser - which is a Health Maintenance Organization (HMO). Kaiser requires that you utilize one of their many doctors and hospital facilities.

Kaiser coverage includes physician private office visits, in hospital care, surgery, maternity care, mental care, vision care and dental. Please see summary plan description for other coverage.

Prescription Drug - no deductible

Employees will receive Kaiser identification and pharmacy cards.

Premium cost is 70% paid by the Coalition for individual subscribers and 30% by the employee for individual coverage. The employee pays the cost of adding dependent coverage (Coalition pays for 20% of the cost).

DENTAL

The Insurance Plan – DentaQuest. DentaQuest requires that you utilize one of their many doctors and hospital facilities.

Employees will receive DentaQuest identification and pharmacy cards.

Premium cost is 70% paid by the Coalition and 30% by the employee for individual coverage. The employee pays the cost for adding dependent coverage.

LIFE INSURANCE

The Life Insurance plan is with the Mutual of Omaha . The policy is term life with a face value equal to (2) times the employee's annual salary.

Life insurance is 100% paid for by the Coalition.

DISABILITY

The Disability plan is with Mutual of Omaha. The plan provides 60% of employee's annual salary for disability after an elimination period of 90 days (3 months). This amount will be off-set by another disability plan, social security, and worker's compensation.

Disability plan is 100% paid for by the Coalition.

TAX SHELTER ANNUITY (TSA) (Retirement)

This tax deferred savings program is set up through the Equitable Insurance Company's Tax Shelter Annuity EQUI-VEST. This TSA allows an employee to deposit a percentage or dollar figure into a selection of five (5) investment option accounts. The Coalition will match the employee's contribution by 25% (\$1.00 + .25) from the Coalition for a total of \$1.25, not to exceed 2.5% of an employee's annual salary. For example, if an employee earns \$10,000 the Coalition's portion is limited to \$250 (\$10,000 x 2.5%) annually. If you need additional information contact the Director of Finance and Administration.

WORKERS' COMPENSATION

All employees are entitled to workers' compensation for any on-the-job injury which may occur.

LEAVE

Each full-time employee will earn annual leave at the rate of 3.08 hours per pay period for the first five full years. This would entitle an employee to 10 working days per year. Five to ten full years 15 days per year, and after ten full years 20 working days per year.

Each full-time employee will earn sick leave at the rate of 3.11 hours per pay period. Sick leave is accumulated from year to year, up to a maximum of 65 days (520 hours).

PAID HOLIDAYS

The following are paid holidays observed by the Coalition: New Year's Day, Martin Luther King Day, President's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and the day after, and Christmas Day. Holidays are effective upon the first day of hire as a full-time employee.

PERSONAL DAY

Each full-time employee is entitled to one floating personal holiday after one year of service. The floating holiday must be taken within the year of accrual or be forfeited.

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