



# Child Protection Center, Inc Benefit Summary 2019

## Paid Time Off

**Vacation Time:** 2 weeks (70 hours); accrued as 5.83 hours per month

**Personal Time:** 5 days (35 hours); accrued on 7/1 annually

**Sick Time:** 7 hours accrued per month (maximum accrual is 210 hours)

**Holiday Time:** 9 Paid days (New Year's Day, Martin Luther King Jr Birthday, Memorial Day, Independence Day, Labor Day, Veteran's Day, Thanksgiving Day, Day after Thanksgiving, Christmas Day)

## Flexible Spending Accounts

CPC offers all employees to participate in a tax-free FSA Account. Having an FSA allows employees to set aside money from their checks for Medical Expenses and/or Dependent Care expenses that they incur throughout the calendar year.

- ◆ There is a \$2,650 maximum for medical and a \$5,000 maximum for dependent care per calendar year.
- ◆ Ex: \$2,600 elected for medical is a tax free deduction of \$100 each pay period (bi-weekly pay/26 checks per year)
- ◆ Waiting Period is 90 days;
- ◆ Care must be taken to not put too many funds into this tax free account, if expenses do not equal the deferral, unused funds are not returned to the employee;
- ◆ Plan offers a \$500 maximum rollover for Medical FSA

## 401K/Retirement

- ◆ Waiting period is 1 year and at least 1,000 hours worked
- ◆ CPC pays 7% of the employees salary into their 401K.
- ◆ Employee may leave all contributions & deferrals in cash or meet with CPC's investment advisor & select funds in which their 401K benefit every pay period will be deposited into.

## Employee Discount Program

## Health Insurance (United Healthcare AVM6)

CPC pays 88% of the Single premium for FT employees

Current Premium \$453.44/month; CPC pays \$399.04; EE pays \$54.40/month or \$27.20/check

- ◆ \$2,000.00 in-network deductible
- ◆ \$4,000 in-network out of pocket maximum
- ◆ Assignment of a PCP is required, but NO referrals are needed to visit specialists
- ◆ Preventative Care at no-cost; \$30 co-pay for PCP, \$55 Co-Pay for specialist, \$10 co-pay for Tele-Doc
- ◆ Prescription co-pays are \$10/\$35/\$70
- ◆ Benefit year runs from January 1st to December 31st; Waiting period is 1st of the month following 60 days of Employment
- ◆ An option exists to add family members (at the Employee's expense) but rates are NOT inexpensive.

## Dental Insurance (United Concordia Preferred)

CPC pays 100% of the Single Premium for FT employees

Waiting period is 1st of the month following 90 days of employment

- ◆ Routine exams (2x per year), cleanings (2x per year) and x-rays (1x per 3 years) are covered at 100%
- ◆ Fillings, Endodontics, Periodontics & Anesthesia are covered at 90% with a \$50 deductible
- ◆ Onlays, Inlays, Crowns, Bridges, Implants & Prosthetics are covered at 60% with a \$50 deductible
- ◆ \$2,000 per year maximum allowed benefit. (%'s of coverage are when using in-network dentists)

## Short Term/Long Term Disability, ADD & Life Benefits (NY Life)

CPC pays 100% of the premium

Waiting Period is 90 days; coverage begins on the 1st of the month following 90 days of employment

- ◆ Life Insurance benefit is \$50,000. Benefit Reduces at Age 65, then at 70 and again at 75
- ◆ AD&D Benefit is \$50,000. Benefit Reduces at Age 65, then at 70 and again at 75; Benefit changes based on type of injury
- ◆ Short Term Disability pays 60% of the employees salary up to a max benefit of \$1,000 per week
- ◆ STD-Coverage begins on the 1st day after an injury or on the 8th day following illness

## Balance Works Benefit (Employee Assistance Program)

