



**SUMMARY OF BENEFITS
 PACKAGE**

The following benefits are available to employees who are regularly scheduled to work at least 20 hours per week. Vacation, Holidays, and Sick Days are pro-rated for part-time employees (less than 40 hours per week).

- VACATION** - Can begin to be taken after first six months of employment.
- 2 weeks or 80 hours for the first year of employment
 - 3 weeks or 120 hours per year after one year of employment
 - 4 weeks or 160 hours per year after ten years of employment
 - 5 weeks or 200 hours per year after twenty years of employment

HOLIDAYS - 9 per year

SICK DAYS - 10 days or 80 hours per year

HEALTH BENEFITS - Available at the beginning of the pay period following 30 days of employment. Health and dental contributions are deducted before taxes through the Pre-Tax Health Benefit Plan. The health benefits are available to all full time and part time (20 hours or more) employees. They are completely optional, but employees must enroll within the first 30 days of employment or during open enrollment period for a July 1st start date.

YOUR COSTS - TILL, Inc. is committed to providing affordable healthcare to our employees and will continue to absorb the majority of the premium expense for each benefit plan. TILL, Inc. will contribute the following dollar amounts in the charts below to the HMO Blue NE \$2,000 individual/\$4000 family Deductible and BCBS Dental options. TILL provides an HRA which covers the 2nd portion (\$1000 member/\$2000 family). Once you hit the max of out of pocket claims, the claims are paid via the HRA.

The following charts summarize the employee portion of the bi-weekly premium for each plan:

BCBS HMO NE \$2,000 Member/\$4000 Family MONTHLY PREMIUM AND EMPLOYEE BI-WEEKLY DEDUCTIONS				
Election Tier	Total Monthly Premium	TILL Monthly Contribution	Employee Monthly Contribution	Bi-weekly Employee Deduction (Pre -Tax format)
Employee Only	\$786.42	\$589.82	\$196.60	\$90.74
Employee + Family	\$2063.02	\$1547.27	\$515.75	\$238.04

DENTAL BLUE EMPLOYEE DEDUCTIONS		
Election Tier	Employee Monthly Contribution	Bi-weekly Employee Deduction (Pre -Tax format)
Employee Only	\$18.89	\$8.72
Employee +1	\$40.71	\$18.79
Employee + Family	\$54.95	\$25.36

BLUE 20/20 EMPLOYEE DEDUCTIONS- 100% Voluntary			
Election Tier	Total Monthly Premium	Employee Monthly Contribution	Bi-Weekly Employee Deduction (Pre-Tax Format)
Employee Only	\$6.62	\$6.75	\$3.12
Employee + Spouse	\$9.11	\$11.48	\$5.30
Employee + Child	\$11.57	\$11.82	\$5.46
Employee + Family	\$18.20	\$18.57	\$8.57

ACCIDENT INSURANCE – Provides limited benefits payable on an indemnity basis under certain conditions if the Insures sustains an Injury from a Covered Accident. Post tax benefit.

GUARDIAN ACCIDENT INSURANCE- 100% Voluntary Post Tax Benefit			
Election Tier	Total Monthly Premium	Employee Monthly Contribution	Bi-Weekly Employee Deduction (Post-Tax Format)
Employee Only	\$11.75	\$11.75	\$5.42
Employee + Spouse	\$19.64	\$19.64	\$9.07
Employee + Child(ren)	\$19.69	\$19.69	\$9.09
Employee + Family	\$27.58	\$27.58	\$12.73

FLEXIBLE SPENDING – Money deducted from an employees’ pay into an FSA is not subject to payroll taxes, resulting in a substantial payroll tax saving. This benefit covers eligible medical and dental expenses. Available after 90 days from start date.

DEPENDENT CARE ASSISTANCE PLAN - An opportunity to use "before tax dollars" for child or elder care. Employees can elect to have money deducted from each pay period. This amount is not taxable and will be reimbursed on a monthly basis upon submission of receipts for dependent care. Available after 90 days from start date.

BASIC LIFE INSURANCE - TILL pays the total premium. Insurance equals employee’s annual salary, up to \$50,000. Available the first day of the month following 30 days of employment to all employees working 20 hours or more.

OPTIONAL LIFE INSURANCE - Optional Life coverage provides you with the opportunity to purchase additional amounts of life insurance through payroll deduction at deeply discounted group rates. Employees pay the total premium.

LONG TERM DISABILITY INSURANCE - TILL pays the total premium. Effective 90 days after qualifying event. Available the first day of the month following six months of employment to all full-time employees (40 hours).

CRITICAL ILLNESS INSURANCE - When a serious illness occurs, this plan can help. It pays you a cash benefit, in addition to what your medical insurance covers, for a range of serious diagnoses such as Cancer, Parkinson’s, Stroke and Heart Attack. Employees pay the total premium. Enrollment amounts are in increments of \$10,000, \$20,000 or \$30,000.

403(B)/SUCCESS SHARING PLAN - A deferred tax plan. Employees can elect to have a portion of their salary withheld each pay period. The portion withheld is not taxable until withdrawal. Detailed information is available regarding penalties for early withdrawal, maximum contributions, etc. TILL contributes 10% of each participant’s bi-weekly contribution directly into your retirement account.

CREDIT UNION - TILL is a member of METRO Credit Union. Employees and their family members may join.

DIRECT DEPOSIT - Pay checks are directly deposited into a savings or checking account. The money is available in the account on pay day.

RECRUITMENT BONUS PLAN – An employee, who refers someone for a job with TILL, who is hired and stays for at least six months, will earn a bonus up to \$500 depending on number of hours worked by the new employee.

TRAINING -Training topics cover varied subjects in the field of human services, supervision and developmental disabilities. Includes all required trainings and professional development options.

TUITION REIMBURSEMENT - Is available to employees after one year of employment for courses related to the field and works a minimum of 20 hours per week. Reimbursement is up to \$1,000.00 per year.

TUITION REMISSION - Free tuition to state or community colleges for employees working 30 hours or more in a DDS funded program.

STUDENT DEBT RELIEF PROGRAM – Employees who have worked at least one year with TILL, Inc. and work 30 hours or more in a week, are eligible for up to \$800.00 per year in Student Debt Relief.

EMPLOYEE ASSISTANCE PROGRAM – For 40 hour employees there is a resource to assist you with facing personal and family problems.

DISCOUNT TICKETS - We offer discounted tickets for; concerts, sports, movies, hotels, and seasonal amusement parks through ticketsatwork.com.

TRAVEL ASSISTANCE – For Employees working at least 20 hours a week there is a 24 hour On Call, toll free service that provides a comprehensive range of information, referral, coordination and arrangement services designed to respond to most medical care situations and many other emergencies you may encounter when you travel.

CONTESTS AND GIFTS - Offered throughout the year, including holiday gift cards, TILL anniversary recognitions, parties and events to acknowledge anniversary milestones.

<https://transparency-in-coverage.bluecrossma.com> - This link leads to the Machine-Readable Files that are made available in response to the Federal Transparency Coverage Rule and includes negotiated service rates and out-of-network allowed amounts between health plans and healthcare providers. The machine-readable files are formatted to allow researchers, regulators, and application developers to more easily access and analyze data.