

## Summary of Benefits Offered



**Applies to: All Employees Full-Time and Part-Time (with benefits)**

### Paid Time Off (PTO) effective 1/1/15

Full time General Staff without holidays

Tenure	Hours Per Pay Period	Hours Per Year
0-2 years	5.33	128
>2-5 years	6.00	144
>5-14 years	6.66	160
>14 years	8.33	200

Maximum accrual = 280 hours. Once an employee has reached the maximum accrual, the employee stops accruing PTO until the balance falls below the maximum.

Full-time and Part-time regular employees accrue PTO hours each pay period in which the employee works. Accrual rates are based on number of hours worked, tenure, and position. Full-time employees working at least 35 hours per week will accrue a maximum of 280 hours. Part-time employees working at least 20 hours per week but less than 35 hours per week will accrue PTO on a prorated basis based on hours worked. The maximum accrual for Part-time employees is 105 hours

### Holidays

A schedule of paid holidays is published each year. Employees scheduled to work on a paid holiday will receive holiday pay. Holiday pay will be based on the number of hours the employee normally works that day, up to a maximum of ten (10) hours.

### Health and Dental Insurance (available to employees regularly scheduled to work at least 30 hrs/wk)

Insurance is effective the first of the month following 30 days.

Current rates:

Employee only	\$20/month
Employee & child(ren)	\$420/month
Employee & spouse	\$420/month
Employee & family	\$520/month

### Rates Effective 7/1/16

#### July 2016 - June 2017 contributions

	Monthly Total Medical Premium	Monthly Employer Contributions	Monthly Employee Contributions	TOBACCO SURCHARGE	WELLNESS SURCHARGE	Monthly Employee Contributions -	Monthly Employee Contributions -	Monthly Employee Contributions -	Monthly Employee Contributions -
						TOBACCO NON WELLNESS PARTICIPANTS	NON TOBACCO NON WELLNESS PARTICIPANTS	TOBACCO WELLNESS PARTICIPANTS	NON TOBACCO WELLNESS PARTICIPANTS
				20%	10%				
Employee Only	\$686.62	\$666.62	\$20.00	\$137.32	\$68.66	\$225.99	\$88.66	\$157.32	\$20.00
Employee +	\$1,327.20	\$907.20	\$420.00			\$625.99	\$488.66	\$557.32	\$420.00
Employee + Child(ren)	\$1,273.65	\$853.65	\$420.00			\$625.99	\$488.66	\$557.32	\$420.00
Employee +	\$1,970.55	\$1,450.55	\$520.00			\$725.99	\$588.66	\$657.32	\$520.00

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### Wellness Program

As an employee of Brazos Valley Community Action Agency, Inc. you will have the opportunity each year to declare your status as either a Wellness Participant or Non-Wellness Participant. Wellness Participants who complete the following activities during the 2016-2017 plan year are eligible to receive a discount on their 2017-2018 medical premiums:

- **Annual physical with your primary care physician (*required*)**
- **BCBS online health assessment (*required*)**

**PLUS ONE additional wellness activities from the list below:**

- Age/gender recommended screening
  - Cervical cancer screening
  - Mammogram
  - Prostate cancer screening
  - Colon cancer screening
  - Bone density testing
- BCBS online program
  - Diabetes
  - Nutrition
  - Weight management
  - Stress awareness
  - Tobacco cessation
- Flu shot (ONLY IF submitted through BCBS)

Proof of completion must be submitted **no later than March 31, 2017**.

If you have a health factor that makes it unreasonably difficult or medically inadvisable for you to achieve the requirements of this program to qualify for the incentive/s, please contact Human Resources and we will work with you &/or your physician to develop an alternative.

The purpose of this program is to promote health and prevent disease by alerting Brazos Valley Community Action Agency employees to potential health risks. This program is confidential and HIPAA compliant. Protected Health Information will only be collected in aggregate form in order to design programs for the purpose of addressing Brazos Valley Community Action Agency's overall risk/s. Any information shared will not be disclosed except in accordance with HIPAA laws.

### Co-pay waived

All current employees with HealthPoint Employer Medical insurance can access a HealthPoint Physician and have their respective co-pay waived. The policy extends to employee only.

### Short Term Disability (*available to full-time employees only*)

Paid by employer.

### Long Term Disability (*available to full-time employees only*)

Paid by employer.

### Texas Workers' Compensation Program

Paid by employer for all employees; administered by Texas Mutual Insurance.

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### Life Insurance

\$20,000 of basic life (w/AD&D) is paid by employer for full-time employees only. Employee has the opportunity to purchase optional life insurance. If optional life is purchased, then the employee may purchase voluntary dependent life. The spouse can be covered up to 50% of the optional life amount the employee has elected.

### Supplemental Insurance (available to full-time employees)

AFLAC representatives available as needed.

### Fedstar Credit Union (available to all employees)

Employee opens a savings (primary) and/or checking (secondary) account, completes a Direct Deposit Form that will tell payroll how much to deduct and deposit at Fedstar.

Some benefits are as follows:

- You are considered a member for life once you join. Changing jobs, relocating, or retiring does not affect your membership status.
- If you live, work, go to a church or a school within a 10 mile radius of Fedstar, you can join!
- Offer loans (vehicle, student, visa card, home, personal etc.) at low rates!
- Serve federal employees who work in or are supervised from Brazos County.
- Can join club accounts (Holiday Club Account – helps you save money during the holiday season)

### Retirement Plan – 403(b) effective 1/1/15

Employer will match 100% of the specified employee contribution based on tenure up to a maximum of 4% of the gross annual salary.

Tenure (Once eligible for Plan)	Maximum
>1-5 years	100% up to a maximum of 2%
>5-10 years	100% up to a maximum of 3%
>10 years	100% up to a maximum of 4%

To receive the employer match the employee must have been employed for 12 months and must work at least 1,000 hours per year. Employee is vested in the company matching funds as follows: After one year of employment, 33%; after two years of employment, 66%; after three years of employment, 100%. Maximum contribution per 2015 calendar year is \$18,000.00, or if over 50 years of age, may contribute up to \$24,000.00 (\$18K + \$6K catchup = \$24K) per calendar year.

### Travel Assistance

Full-time employees may call an 800 number if they are over 100 miles from home and need emergency assistance. This can include medical, travel, legal and financial assistance associated with the travel emergency.

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### **Employee Assistance Program**

Full-time employees and members of their households have confidential access to licensed staff counselors for issues such as work and personal problems, alcohol and drug abuse, financial and legal concerns, identity theft and fraud resolution, and any other issues an employee needs help with. Counselors are available by phone or an employee or family member may have up to three face-to-face visits with a counselor per incident. This service is paid for by the company.

12/01/16