

# **Fremont Counseling Service**

## **Employee Benefit Information for Full-time Benefited Employees**

Fremont Counseling Service strives to provide its employees with a comprehensive benefit package suited to the individual needs of the employee. We use a variety of products and plans designed to meet those needs while allowing individual employees the flexibility they need for themselves and their families.

Benefits include the following:

- Group Health Insurance (Medical, Dental, Vision Coverage)
- Employer Contribution to Retirement Account Benefit (additional 8% of annual pay)
- Flexible Benefit / Cafeteria Plan (tax deferred payroll deductions) including:
  - Employee Contributions to Retirement,
  - Health (Insurance) Premium Conversion Plan,
  - Employee Contributions to Health Savings Account
- Group Term Life Insurance
  - Voluntary Group Term Life Insurance
- Life Flight Membership
- Long Term Disability Insurance
- Worker's Compensation / Unemployment Insurance Coverage
- Professional Liability Insurance
- Reimbursement of Relocation Expense
- Virtual Health Clinic Membership
- Paid Time Off

**Group Medical Insurance** - Fremont Counseling Service provides Group medical Insurance (medical, dental, and vision) to all full-time benefited employees. Employees are responsible for paying 20% of the total premium for the coverage that they require for themselves, spouses, and/or dependents (FCS pays 80% of the premium expense).

- Medical Deductibles, per Calendar Year (starting January 1 each year)
  - Employee Only = \$1,000
    - Maximum Out of Pocket = \$6,450
  - Employee plus Spouse = \$2,000
    - Maximum Out of Pocket = \$12,900
  - Employee plus Child(ren) = \$2,000
    - Maximum Out of Pocket = \$12,900
  - Employee plus Family = \$2,000
    - Maximum Out of Pocket = \$12,900
- Medical Reimbursement Rate = 80% after deductible

**Group Dental Insurance** - Fremont Counseling Service provides Group dental insurance to all full-time benefited employees. Employees are responsible for paying 20% of the total premium for the coverage that they require for themselves, spouses, and/or dependents (FCS pays 80% of the premium expense).

- Dental benefits (maximum benefit per individual per year = \$1,250)
  - Employee Only Deductible = \$50
  - Employee + Other(s) Deductible = \$100

**Group Vision Insurance** - Fremont Counseling Service provides Group dental insurance to all full-time benefited employees. Employees are responsible for paying 20% of the total premium for the coverage that they require for themselves, spouses, and/or dependents (FCS pays 80% of the premium expense).

- Vision benefits include (for preferred service providers):
  - \$10 co-pay for Well Vision Exam every 12 months
  - \$25 co-pay for frames and elective contact lenses (covered up to \$130) every 12 months
  - \$0 co-pay and 100% coverage of lenses every 12 months
  - \$25 co-pay on necessary contact lenses (then covered in full) every 12 months

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Group health insurance coverage goes into effect on the first calendar day of the month following the employee's start date and continues through the last calendar day of the month following the employee's termination date.

### **Employer Contribution to Retirement Account Benefit**

To encourage employees to save for retirement, FCS contributes an additional 8% of employee salaries to a 403(b)-retirement account each month. Employees are required to set up an appointment with the FCS Group Retirement Administrator to discuss options for available mutual fund accounts that most closely meet your retirement goals/needs.

Employees are vested upon beginning employment and the retirement account is immediately portable.

### **Group Term Life Insurance**

A group term life and accidental death and dismemberment insurance policy is provided to each employee for \$50,000 each. This policy provides \$5,000 for spouse and \$2,000 for each dependent child.

### **Life Flight Membership**

### **Long-Term Disability Insurance**

A modest long-term disability policy is provided to all employees. If an employee has an extended illness or injury, which could continue for ninety (90) or more days, this policy would pay up to 60% of current salary for the length of the disability.

The use of disability insurance is complex and it is important to understand its use as early as possible. If an employee finds that they have need to access this insurance, the employee should meet with the FCS Human Resources Office to have this insurance explained.

### **Worker's Compensation / Unemployment Insurance Coverage**

Fremont Counseling Services provides Workers Compensation Coverage and pays premiums for unemployment insurance for all employees (regardless of full-time or part-time status).

### **Professional Liability Insurance**

All Fremont Counseling Service employees are covered by the agency's Professional Liability Insurance policy. This coverage is maintained for one million dollars (\$1,000,000) per incident and three million dollars (\$3,000,000) aggregate for all issues, except sexual misconduct. Sexual misconduct coverage is two hundred fifty thousand dollars (\$250,000) per incident.

**Any employee who is not eligible for coverage under the professional liability insurance plan will be terminated immediately.**

### **Paid Relocation and Assistance with Housing Deposits**

Fremont Counseling Service will reimburse relocation expenses to new, full-time employees who relocate from distances further than 100 miles for a maximum of \$2,000.

Employees that are reimbursed for moving expenses will be required to sign a promissory note specifying their agreement to reimburse Fremont Counseling Service if he/she resigns prior to completing one (1) year of employment. Reimbursement to the agency will be calculated by prorating the percentage of the year the employee worked at Fremont Counseling Service.

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### **Virtual Health Clinic Membership**

This membership includes:

- TeleDoc: free 24/7 access to a doctor online or by phone;
- Health Advocacy: free assistance with understanding medical bills and insurance claims;
- Medical Bill Saver: free assistance with negotiating discounts on medical bills;
- Nurseline: free 24/7 access to a registered nurse for health related questions;
- Pharmacy Discounts;
- Doctors Online: free access to ask physicians medical/health questions;
- Health Wealth Connection: wellness resource for physical and financial health;
- Hearing Aid Discounts;
- Durable Medical Equipment Discounts.

### **Paid Time Off (PTO)**

All full-time employees will accrue paid time off and other leaves.

Personal Leave = 16 hours will be added to each employee's PTO balance on January 1 each year.

Paid Time Off (PTO) will accrue at the following rates:

- Year 1 = 16 hours per month = 192 hours per year = 24 days per year
- Years 2 through 4 = 18 hours per month = 216 hours per year = 27 days per year
- Years 5 through 8 = 20 hours per month = 240 hours per year = 30 days per year
- Years 9 through 12 = 22 hours per month = 264 hours per year = 33 days per year
- Years 13 plus = 24 hours per month = 288 hours per year = 36 days per year

Funeral Leave - In the event of an immediate family member's death, employees will be entitled to a total of forty (40) hours of paid funeral leave each year.

Holiday Leave - FCS observes the following days as compensated holidays (based on an eight (8) hour workday):

- New Year's Day (January 1)
- President's Day (third Monday in February)
- Good Friday (Friday before Easter Sunday)
- Memorial Day (last Monday in May)
- Independence Day (July 4)
- Labor Day (first Monday in September)
- Thanksgiving Holiday (1 pm – 5 pm of the fourth Wednesday, all day Thursday, and Friday in November)
- Christmas Holiday (1pm-5 pm of the last working day before Christmas, all day December 25 and December 26)

**Effective February 2017**

Revised August 2018