



Full-Time Employee Benefits Offered

Medical Insurance: WestCare

2 HDHP-HSA plans available

Option to add dependents available.

The 2 medical plans available through WestCare are Health Savings Account Plans (HSA). The money in your HSA can be used to offset the deductible and coinsurance for any eligible medical expense.

Both the employee and employer can make contributions into an HSA

* WestCare seeds each HSA account, annual amount varies due to hire date, employee status, and enrollment election.

1 low deductible PPO plan is available

Option to add dependents available.

Reduced premiums for years of service.

* To earn a Year of Service you must have maintained an active, regular full time employee status for 12 consecutive months. Year of Service begins the first of the month following becoming a regular Full-time employee. For example, an individual hired part-time on 5/3/2005 that became a regular full-time employee as of 7/16/2005 would have 6 years of service as of 8/1/2011.

Every employee who signs up for a health plan will be enrolled in our Telehealth program at no additional cost.

Vision Plan: Blue View Vision – Anthem

Option to add dependents available.

Dental Insurance: Delta Dental

2 Dental plans available

Option to add dependents available.

Short and Long Term Disability: New York Life

- Short term - Plan pays part of your paycheck when you're unable to work for a short period of time due to a covered illness or injury.
- Long term- Plan pays part of your salary when you're unable to work for a long period of time due to a covered illness or injury.

Life Insurance: New York Life

Employer-paid life insurance policy on each employee.

option to purchase additional Voluntary Life insurance for self, spouse, children

Flexible Spending Account (FSA) & Dependent Care Account (DCA): BRMS

Health Insurance premiums, non-reimbursed medical expenses and day-care expenses paid for in pre-tax dollars, reducing the amount of taxes taken out of your check, possibly increasing your take-home pay.

Retirement/Investment-401(k): Voya

- Eligible to participate the 1st of the month after 6 months of employment for full-time and Part-time employees
- Employee contribution up to legal maximum
- WestCare matches 100% of employee contribution up to the first 3% of the employee's salary, plus 50% match on the next 2% contribution
- 100% immediate vesting
- For financial advising Contact Albert Guida, Jr. (702) 732-9226

Accident Insurance: MetLife**2 Plans available**

This plan offers financial protection in the case of an accidental injury.

Critical Illness Insurance: MetLife**2 Plans available**

This plan offers you a cash benefit to help you cover medical or other expenses if you are diagnosed with a serious illness.

Hospital Indemnity Insurance: MetLife**2 Plans available**

This plan offers you a cash benefit upon admission and for each day you have to be in the hospital due to accident or sickness.

Telemedicine: Recuro

Log on or call Recuro 24/7 to request a phone or video consult as soon as possible, or at a scheduled appointment time. Every employee who signs up for a health plan will be enrolled in Recuro at no additional cost.

Legal: MetLife Legal**2 Plans available**

This plan provides you with limited coverage including telephone/office consultation and representation for a variety of legal matters with the attorney of your choice.

Identity Theft Protection: ID Watchdog**2 Plans available**

Identity theft protection service includes TransUnion credit monitoring, report, and score, proactive identity monitoring that scans thousands of public and private databases and billions of data points, as well as black market websites for signs of identity theft.

Holidays

10 "traditional" holidays

2 "floating" holidays annually

Vacation

<u>Length of Employment</u>	<u>Vacation Accrued</u>
Hire Date to 3 rd Anniversary	10 days per year
3 rd anniversary to 5 th anniversary	15 days per year
5 th anniversary to 10 th anniversary	20 days per year
10 th Anniversary and thereafter	25 days per year

Temporary, part-time and on-call employees do not accrue paid vacation time

Other Benefits

Sick leave accrual (8 hours/month)

Catastrophic leave program

Bereavement leave

Professional development funds

Employee Assistance Program

Employee Wellness Program