



# 2014 Employee Benefits Summary

## ❖ Health Coverage

Comprehensive health plans for Medical and Prescription benefits. Coverage begins on the first day of the following month if hired on the first. If employee is hired on the second day of the month or later, coverage is effective the first day of the second month following employment.

<b>Example:</b>	<b>If Employment Begins:</b>	<b>Coverage Begins:</b>
	September 1	October 1

<b>If Employment Begins:</b>	<b>Coverage Begins:</b>
September 2	November 1

- Blue Cross Blue Shield – **PPO ( Preferred Provider Organization)**
  - Unlimited or No lifetime maximum
  - \$500 deduction
  - Nationwide coverage
- Blue Cross Blue Shield – **HMO (Health Maintenance Organization)**
  - Unlimited or No lifetime maximum
  - Co-payment as long in network
  - Nationwide coverage
- Blue Cross Blue Shield – **CDP (Consumer Driven Plan)**
  - Unlimited or No lifetime maximum
  - Deduction is applicable
  - Nationwide coverage
- Vantage – **MHP (Medical Home Plan)**
  - Unlimited or No lifetime maximum
  - Choose primary care physician (referral required)
  - Co-payment



## ❖ **Dental Coverage**

Ameritas has comprehensive coverage for dental benefits.

- Up to \$1,250 annual benefit per participant.
- Maintenance and Preventive covered at 80% in-network.
- Major services covered at 50% in-network.
- 12 month waiting period on major service
- \$50 deductible per calendar year on services other than cleanings

## ❖ **Vision Care**

Block Vision – covers

- Eye exams
- Lenses
- Frames
- Contacts in lieu of frames
- Discount of Lasik surgery

## ❖ **Retirement**

- Mandatory State retirement (employee and employer contributions)
  - LASERS (Louisiana State Retirement System)
  - TRSL (Teacher's Retirement System of Louisiana)
  - ORP (Optional Retirement System of Louisiana)
- Supplemental retirement accounts (voluntary)

## ❖ **Group Life Insurance**

Guaranteed Term Life Insurance if enroll within the first 30 days of hire. Can enroll dependent spouse and dependent children (up to the age 26)

## ❖ **Disability Insurance**

Replacement income up to 60% of base income

- Short Term
- Long Term

## ❖ **Cancer**



Available through American Public Life Insurance

### ❖ **Accident Insurance**

Available through Lincoln Financial

### ❖ **Flexible Spending Accounts**

- Health Care FSA: \$2,500 annual maximum (must be employed for a year)
- Dependent Care FSA: \$5,000 annual maximum

### ❖ **Tuition Exemption**

Reduced tuition for Employees, Spouses, and dependent children

### ❖ **Holidays**

14 paid holidays

### ❖ **Annual and Sick Leave Time**

Accrual is based on length of time employed

### ❖ **Direct Deposit of Paychecks**