



Berea Children's Home & Family Services

Commitment to Staff Benefits

Berea Children's Home & Family Services offers staff outstanding benefits. Some benefits will vary depending on the position. Listed below are just a few of the benefits provided to staff:

- Medical Coverage is currently through Medical Mutual and the premiums are completely paid by the agency. **This means that there is NO employee contribution towards premiums regardless of level of coverage chosen.**
- **We recognize 8.5 days of paid holidays for full time staff.**
- New full time staff will accrue **2 weeks of vacation per year**. Job category dictates total vacation time earned. Staff are eligible to use accrued vacation after 6 months of full time work for full time staff.
- **Paid sick time is accrued one day per month** for full time staff.
- We offer Life Insurance of up to 1 full year's salary **at no cost to the employee for full time staff.**
- Full time staff are eligible to enroll in a **Voluntary Term Life Insurance** benefit for themselves, spouse and children through United of Omaha Life Insurance Company.
- Long term disability is available to staff if needed **at no cost to the employee for full time staff.**
- **Daycare discounts are available to all Full-time and Part-time benefit staff.** Our Family Life Child Care Centers (5) offer Nationally Accredited child care which means excellent care to children 6 weeks through Preschool. Summer programs for school age children also available.
- We currently offer a 401(k) for all employees once they have worked for a year/1000 hours. Our employer match is based on years of service.
- Full time staff are eligible to enroll in the voluntary **Section 125 plan** offering employee incentives, pre-tax dental premiums, pre-tax vision and healthcare and/or dependent care flexible spending accounts.
- Berea Children's Home & Family Services is a member of the Best Benefits Club (BBC) which **provides employees with discounts on local and national products/services.**
- Benefit eligible employees are entitled to **discounted memberships** with Lifeworks of Southwest General Health Center.
- **Free, convenient parking** is available at all of our agency locations.
- Membership available for **2 Credit Unions:** Berea School Employees Credit Union & Summit Federal Credit Union
- **Vacation Pool** to provide FMLA-eligible staff **in crisis** the ability to utilize paid leave concurrently with FMLA, should they not have enough personal benefit and/or leave time to cover their FMLA request.
- All staff have **confidential pastoral care** available to them through the Pastor to the Agency at **no cost.**
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GENERAL BENEFIT & LEAVE GUIDELINES

Refer to Employee Handbook or call Human Resources for clarification. Not all details are listed below. This is to be used as a reference guide only.

EMPLOYEE STATUS	HOURS REQUIRED	BENEFITS
Full-time	30 hours or more per week consistently	Vacation * Sick Time= 1 day/month* Personal Day= 1 per year* Holiday Pay= 8.5 days/year* Health Insurance Life Insurance Voluntary Life Insurance Long Term Disability 401 (k) * Day Care Dental Vision Section 125/Flexible Spending Accounts BBC, Lifeworks, Credit Unions, Pastoral Counseling
Part-Time Benefits-Eligible	20 to 29 hours per week consistently & on a regular schedule	Vacation * Sick Time= 4 hrs/month* Personal Day= 4hrs/ per year* Holiday Pay= prorated 8.5 days/year* 401 (k) * Day Care BBC, Lifeworks, Credit Unions, Pastoral Counseling
Part-Time Benefits-Ineligible	Less than 20 hrs/week or requiring 30-40 hrs/week for a limited period of time due to the inconsistent or temporary nature of the work (Summer programs, Seasonal help, etc.)	401 (k) * BBC, Lifeworks, Credit Unions, Pastoral Counseling
Part-Time On-Call	Hours will vary.	401 (k) * BBC, Lifeworks, Credit Unions, Pastoral Counseling

- Please note that employees are able to work two part-time positions with the agency, however two part-time positions do not equal a full-time position. They are independent of each other.
- This packet has been designed as a general benefit and leave guideline. Please refer to Employee Handbook or call Human Resources for clarification. Not all details are indicated.
- * indicates that there is an exception or something maybe pro-rated, please refer further to the next page and our employee handbook



Berea Children's Home & Family Services Benefit & Leave Summary

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Refer to Employee Handbook or call Human Resources for clarification. Not all details are indicated.

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BENEFIT	ELIGIBLE	HIGHLIGHTS	COST
<p>Medical BCH&FS offers medical coverage through Medical Mutual. www.medmutual.com Incentives available to eligible employees (see Section 125) *includes limited vision</p>	Full-Time Benefit Eligible Employees	<p>Single Coverage: Deductible is \$350</p> <p>Family Coverage: Deductible is \$700</p> <p>General co-pay is \$25.</p>	Premiums are fully paid by BCH&FS. This means that nothing comes out of your paycheck.
<p>Prescription If you enroll in our medical plan, you will automatically be enrolled in the prescription drug program through Medical Mutual. Mail order for maintenance drugs to reduce out of pocket expenses.</p>	Full Time Benefit Eligible Employees	<p>30 day supply retail and 90 day supply through mail order</p> <p>\$40 for non-formulary prescriptions \$30 for formulary prescriptions \$15 for generic prescriptions</p>	Premiums are fully paid by BCH&FS
Life Insurance	Full Time Benefit Eligible Employees	Coverage is equal to one full year of employee's salary	Fully paid by BCH&FS
<p>Voluntary Term Life Insurance Provides employees to choose to have additional life insurance on themselves, spouse or children www.mutualofomaha.com</p>	Full Time Benefit Eligible Employees	Employees are eligible for this benefit after 30 days of employment. Employees are eligible to elect up to 5x their annual salary for coverage for themselves, 50% of their coverage for spouse and \$10,000 max for children	Employee paid benefit through payroll deduction election.
<p>Long-term Disability Provides protection against the loss of your income in the event that you become disabled and unable to work.</p>	Full Time Benefit Eligible Employees	Benefits may begin after you have been continuously off of work for 4 months. Benefits are equal to 60% of salary.	Fully paid by BCH&FS
Sick Leave	<p>All Benefit Eligible Employees</p> <p>*Part-time benefit eligible daycare are exempt.</p>	<p>Accrue one day per month with a cap at 1,440 hours.</p> <p>*A "day" will vary based on staff's regularly scheduled work week.</p>	Fully paid by BCH&FS

BENEFIT	ELIGIBLE	HIGHLIGHTS	COST
<p>Holidays BCH&FS recognizes 8.5 holidays per calendar year.</p>	<p>All Benefit Eligible Employees</p> <p>*Part-Time Benefit Eligible hours are prorated.</p> <p>* Regular Part-Time Family Life Program staff receive only holidays off when the centers are closed.</p>	<p>Holidays: New Year's Day Martin Luther King Day Good Friday Memorial Day Independence Day Labor Day Thanksgiving Day Christmas Day</p> <p>Plus ½ day to be used between the week before Christmas and the week after New Year's</p>	<p>Fully paid by BCH&FS</p>
<p>Vacation</p>	<p>All Benefit Eligible Employees</p> <p>*Part-Time Benefit Eligible hours are prorated.</p>	<p>Employees are eligible to take accrued vacation after 6 months of employment; 2 weeks total are earned after completion of one year of service. Job category dictates total vacation time earned. On 12/31 each year, employees must be at 2 weeks or less or will forfeit anything over 2 weeks.</p>	<p>Fully paid by BCH&FS</p>
<p>Personal Day</p>	<p>All Full-time Benefit Eligible Employees</p> <p>*Regular part-time staff are prorated. *Part-time benefit eligible daycare are exempt.</p>	<p>Accrue one day per calendar year after 6 months of services. This benefit cannot be carried into a new calendar year.</p>	<p>Fully paid by BCH&FS</p>
<p>Daycare Contact the Enrollment Specialist at 440-260-6001 www.familylifecenters.org</p>	<p>All Benefit Eligible Employees</p>	<p>Discounted daycare through agency facilities. Registration and procedure follow through required to be completed as soon as possible due to long waiting lists.</p>	<p>Optional payroll deduction is available for full-time employees</p>
<p>401 (k) We currently have our 401(k) plan with Ascensus. www.ascensus.com</p>	<p>All Employees with 1000 hrs/year are Eligible to Participate after 1 year of service with the agency.</p> <p>Employees are eligible for employer match after one year of service and 1000 hours. The employer match is based on years of services. There is also a potential Employer discretionary contribution at the end of the year.</p>	<p>Pre-tax investment through automatic withdrawal from employee's check. Employees are gradually vested over 6 years with at least 1000 hours per year.</p>	<p>Employee Paid Pre-tax Investment</p> <p>Match fully paid by BCH&FS</p>

BENEFIT	ELIGIBLE	HIGHLIGHTS	COST
Healthcare Incentive *Incentives available to eligible employees waiving BCH coverage due to coverage elsewhere.	All Full Time Employees	A monthly medical Incentive due to waiving coverage at 3 levels depending on who is waived: \$65.00 \$125.00 \$185.00	
Dental Guardian (PPO) or (HMO) www.guardianlife.com	All Full Time Employees	PPO (monthly deduction) EE Only - \$31.42 EE/Spouse - \$69.27 EE/Child(ren) - \$63.22 EE/Family - \$101.04 HMO (monthly deduction) EE Only - \$25.77 EE/Spouse - \$56.80 EE/Child(ren) - \$51.83 EE/Family - \$82.85	Employee paid pre-tax through Section 125 plan.
Vision Humana/CompBenefits www.mycompbenefits.com	All Full Time Employees	EE Only - \$7.18 EE + One - \$14.36 EE/Family - \$19.20	Employee paid pre-tax through Section 125 plan.
Flexible Spending Accounts) Medical/Dependent care Flexible Spending Accounts (Pre-tax deductions set aside for medical, dental, dependent care and/or vision care). Vantage www.vanfin.com	All Full Time Employees	Flexible Accounts: Voluntary payroll deductions set for calendar/plan year. Reimbursement through independent third party. Must enroll/renew every year. A debit card is provided to use called "Benny Card"	Administrative costs paid by agency. Payroll deductions for employee are voluntary.
BBC Best Benefits Club www.bbcmember.com	All Employees	Discounted movie tickets, amusement park tickets, and various vendor discounts to attractions, retailers and more.	Membership fully paid by BCH&FS
Lifeworks www.lifeworksfitness.net	All Employees	Discounted memberships to Lifeworks of Southwest General Health Center.	
Credit Union BSE- www.bsecu.org Summit- www.summitfcu.org	All Employees	Membership is available for 2 Credit Unions : Berea School Employees Credit Union (BSE) & Summit Federal Credit Union as a BCH&FS employee.	
Vacation Pool	Donor: after one year of full time employment Recipient: all full time employees who have completed 1250 hours/one year of service	Provides FMLA-eligible staff in crisis the ability to utilize paid leave concurrent w/FMLA, should they not have enough benefit/leave time to cover their FMLA request	