



## **Major Benefits Offered to Cedar Community Employees**

### **Group Health Insurance**

Full- and part-time employees (working at least 40 hours per pay period) qualify for inclusion in our group health insurance which includes a prescription drug plan. Cedar Community pays a great majority of the premium. The cost to full-time employees is \$85 per month for the individual plan and \$199 per month for the family plan. The cost for part-time employees is \$110 per month for the individual plan and \$250 per month for the family plan. Health insurance coverage is effective the first of the month following 30 days of employment. Lifestyle Blue, a health and wellness discount program, offers a range of health options to focus on a healthy lifestyle.

([www.bcbswi.com](http://www.bcbswi.com))

### **Dental Insurance**

Full- and part-time employees (working at least 40 hours per pay period) qualify for inclusion in our group dental insurance. The employee's cost is \$13 per month for the individual plan and \$58 per month for the family plan. Dental insurance coverage becomes effective the first of the month following 30 days of employment. Open enrollment for dental insurance occurs annually in June. ([www.deltadentalwi.com](http://www.deltadentalwi.com))

### **Vision Insurance**

Full- and part-time employees (working at least 40 hours per pay period) qualify for inclusion in our group vision insurance. Cedar Community offers two vision plans. The employee's cost for the Full Service plan is \$4.36 per month for the individual plan, \$8.72 per month for the limited family (employee and spouse or employee and child(ren)) plan and \$11.55 per month for the family plan. The employee cost for the Materials Only plan is \$3.05 per month for the individual plan, \$6.10 per month for the limited family plan and \$8.10 per month for the family plan. Vision insurance coverage becomes effective the first of the month following 30 days of employment. Open enrollment for vision insurance occurs annually in June. ([www.visionplans.com](http://www.visionplans.com))

### **Paid Time Off**

Employees accrue .0577 hours of paid time off for each hour worked. After 10,000 hours worked, the paid time off accrual rate increases to .0769 hours of paid time off for each hour worked. After 20,000 hours worked, the paid time off accrual rate increases to .0962 hours of paid time off for each hour worked. After 40,000 hours worked, the paid time off accrual rate increases to .1154 hours of paid time off for each hour worked. An employee must be employed at Cedar Community for three months before taking paid time off.

### **Reserve Leave**

Employees are covered by Cedar Community's reserve leave benefit following three months of service. For each 297 hours worked, employees earn eight hours of reserve leave. Reserve leave may be accumulated up to 40 days. Reserve leave may be requested in accordance with FMLA Guidelines. Reserve leave is also accessed after three consecutive days of absence due to illness.



### **Holiday Pay**

Employees (except executive, administrative and management personnel) receive time-and-one-half if they work on a holiday. Employees work holidays in rotation. In addition, full-time employees receive eight hours of holiday pay if they have worked full-time for at least 450 hours.

### **401K Program**

Full- and part-time employees may begin making personal contributions to the 401K plan as of the first day of the pay period following their hire date. Full- and part-time employees are automatically included in the pension program provided they are 19 years of age and have completed one year of employment (per federal government regulations). Cedar Community will contribute 2% of gross annual salary into the pension program and will make a matching contribution equal to \$.50 on the dollar up to the first 4% of the employee's compensation he/she contributes to the plan during the plan year. Employees begin to vest following two years of service in 20% increments each year (100% at six years). ([www.divinvest.com](http://www.divinvest.com))

### **Life Insurance**

Full- and part-time employees (working at least 40 hours per pay period) qualify for a \$5,000 life insurance policy at no cost to the employee. Additional coverage is available at excellent group rates.

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

Employees working a minimum of 60 hours per pay period are provided long-term disability coverage at no cost to the employee. Disability payments will begin after 180 consecutive days of disability. Monthly benefits equal 60% of current monthly earnings up to \$5,000.

### **Short-Term Disability Insurance**

Full-time employees are eligible to purchase short-term disability insurance after six months of employment. Several options are available.

### **Flexible Spending Account**

Cedar Community offers an excellent opportunity for employees to save money using pre-tax dollars. Employees may enroll in a Health Care Flexible Spending Account the first of the month after six months of employment. Dependent Care Accounts are available the first of the month after 30 days of employment. ([www.ebcflex.com](http://www.ebcflex.com))

### **Pharmacy Discount**

All employees, their children, parents, in-laws, pets and people living in the same household along with retired employees, members of the board of directors and volunteers, are eligible to purchase discounted over-the-counter and prescription drugs and medications from Cedar Lake Pharmacy. Discounts are also available on durable medical supplies and hearing aid evaluations and repairs. Prescriptions can be refilled by emailing [ccpharmacy@cedarcommunity.org](mailto:ccpharmacy@cedarcommunity.org) or internally by choosing 'Pharmacy Scrip Refills.'



### **Employee Assistance Program (EAP)**

This program helps employees and their families clarify home or work problems and provide direction to resources to help find solutions and get results. The EAP is available to all staff members and any family members residing in the same household. Make a confidential call to 1.800.236.3231. ([www.AuroraHealthCare.org/goto/eap](http://www.AuroraHealthCare.org/goto/eap))

### **Nursing Scholarship**

Nursing staff who have been employed for one year are eligible to apply for the Nursing Scholarship. Scholarship loans are awarded based on work performance, attendance, future goals and need. A maximum of \$6,000 per employee is available.

### **Wellness Classes/Fitness Center**

Easy-to-use Keiser fitness equipment has been added to the Cedar Ridge Fitness Center for all Cedar Community employees to use. Employees can work out between 7:30 a.m. and 7:30 p.m. Mondays through Saturdays at no charge.