

Insurance & Retirement Benefits



Health Insurance: Full-time employee's HMO, PPO and High Deductible plan options are available. All medical insurance plans are underwritten by Humana. Coverage begins the first of the month following date of hire. Part-time employees who work a minimum of 30 hours/week on a regular basis are eligible to participate and purchase the VNA group health insurance plan through payroll deductions. VNA contributes 25% of a full-time employee's Employee Only HMO premium towards the eligible part-time employee's premium. Also, eligible employees may purchase dependent coverage through payroll deductions. Employee Enrollment Forms must be completed and turned into Human Resources within 30 days of hire. Failure to turn in your form within 30 days of hire will result in a denial of coverage until the next open enrollment period.



Life Insurance: Paid in full by VNA, coverage equal to annual salary, up to \$200,000. Coverage begins the first of the month after 3 months of employment, only full time employees are eligible for company paid life insurance. Benefits are reduced by 50% at age 70.

Disability Income: Provided by VNA after 3 months of employment.

- **Short-term disability income** is provided for employees working 30 hours a week or more on a regular basis and it is available on the 31st consecutive day of continuous disability.
- **Long-term disability income** is available to full-time employees only and is available after 6 months of continuous disability.



Retirement: Paid in full by VNA (non-contributory) - Available to eligible staff after 1 year of service and having worked at least 1,000 hours in the calendar year. Contributions by VNA are up to 10% of annual income.

Based on length of service: 2-3 yrs. = 5%, 4-5 yrs = 6%, 6-7 yrs = 7%, 8-9 yrs = 9%, 10 yrs + = 10%.

Vesting schedule (Number of years in program): 1 yr. = 0%, 2 yrs. = 25%, 3 yrs. = 50% and 4 yrs = 100%.

Tax-Deferred Account: (Employee payroll deductions to a 403(b) Tax-Deferred Annuity account) Available thru VNA - Employee may invest a portion of current pre-tax income for retirement with the advantage of deferring related federal and state income taxes.

Paid Time Off Bank



Paid Time Off is a lump sum number of days/year of paid time off that benefited employees manage for themselves. It gives employees greater flexibility in using their paid time off. Part-time employees working half-time or greater accrue pro-rated PTO: You begin to accrue PTO after 3 months of employment. Full-time employment = 40 hours/week = 1.0 FTE

PTO time may be used for a variety of reasons including, but not limited to: holidays, vacation, illness, and personal business.

A full-time Provider accrues PTO time in the following manner:

After successful completion of New Employee Evaluation Period (typically 3 months) – Year 1 is pro-rated at 19.5 days

2-3 years of service accrues 28 days of PTO/yr.

4 – 5 years of service accrues 33 days of PTO/yr.

5+ years of service accrues 37 days of PTO/yr.

Part-time employees working half-time or greater accrue PTO on a pro-rated basis.

Professional Growth



CME reimbursement: Two and a half non-accruing days per employment year and \$1,250. Available to full-time and part-time Providers with benefits. Prorated for part-time Providers.

Other Benefits



Transportation: Reimbursement for business mileage - Available to field staff with manager's approval, at current federal rate.

Health Services: New hire and annual TB testing, Hbg immunization for appropriate employees. No cost to employee -

Voluntary Benefits

All Voluntary Benefits require premium contributions made by the employee through payroll deductions.



Health: Eligible employees may select from available health plans.

Dental: Guardian HMO or PPO Dental Plan - may begin the first of the month following date of hire.

Vision: Guardian Vision Service Plan (VSP) - may begin the first of the month following date of employment.

Supplemental Life and Disability Insurance: Available through Sun Life Insurance Company.

Flexible Spending Account: Pre-tax savings for medical expenses and/or child care administered through TASC.

EAP: Employee Assistance Program (EAP) is a FREE employee benefit program that help employees and their families.