Flexible Reimbursement Accounts

Full-Time and Part-Time Eligible employees may participate in the Medical Reimbursement Account and/or the Dependent Care Account. These accounts are a good tool for significant tax savings. Participants may set aside money on a pre-tax basis for qualifying expenses, and then submit claims for reimbursement. There are no state, federal or social security taxes withheld from the money you contribute to these plans. The maximum annual contribution to the Medical Reimbursement Account is $2,750 and the maximum annual contribution to the Dependent Care Reimbursement Account is $5,000. Discovery Benefits provides claim processing for this benefit program. You are allowed to carry over $500 which must be used the following year.

Short-Term Disability

Employees have the opportunity to protect their earnings in the event of a non-work related illness or injury. Short-term disability coverage will provide an income benefit of up to 66% of weekly earnings if the condition lasts beyond the two-week waiting period. The maximum duration for benefit payments is 11 weeks per incident. All **Full-Time and Part-Time Eligible** employees may enroll at initial benefits enrollment.

Life Insurance and Long-Term Disability

VNA/ESN pays the entire cost of basic life insurance and long-term disability coverage for **Full-Time** employees. The life insurance we provide is based on the employee's annual salary ($200,000 maximum). The long-term disability coverage is equal to 2/3 of the employee's base salary with a $5,000 monthly

Supplemental Life Insurance

Full-Time and Part-Time Eligible employees may also enroll for supplemental life insurance coverage. Employees may purchase up to $500,000 in life coverage for themselves and up to $100,000 in coverage for their spouse. Children may be covered for up to $10,000.

Employee Assistance Program

Bestcare and Lincoln Financial Group provide VNA/ESN with EAP services. **All Employees** and their immediate family members may access services for assistance with family conflicts, relationship issues, grief, work stress, issues from the past, or concerns about the children. VNA/ESN provides five free sessions to employees and to each of their family members. We believe our employees who use this service find great comfort, new perspectives, tools, and coping skills to navigate life's ups and downs.

Reminder

The descriptions given in this brochure are for the purpose of providing general information to job applicants. The contracts and other plan documents describe the plans in greater detail. If there is a discrepancy between this brochure and the plan documents, the plan document will prevail.

If you need more information, please contact our Human Resources Department at (402) 930-4028 or hrdept@vnatoday.org and we will be happy to discuss this with you.

Shaping tomorrow's care. Today.

vna Visiting Nurse Association

Benefits Connection

easterseals Nebraska

2020

VNA/ESN Employee Benefit Offering	Full Time	Part Time Eligible	Part Time Not Eligible
Health Cost Solutions (HCS) (HDHP) or Direct Primary Care (PPC) with Healthcare Savings Account (HSA) or Direct Primary Care (PPC)	x	x	
Ameritas Dental/Vision Fusion Plan	x	x	
Medical Reimbursement Account (Flex Plan or FSA)	x	x	
Dependent Care Reimbursement Account (Flex Plan or FSA)	x	x	
Lincoln Financial Group Basic Life Insurance (Employer Paid)	x		
Lincoln Financial Group Long Term Disability (Employer Paid)	x		
Lincoln Financial Group Short-Term Disability	x	x	
Lincoln Financial Group Voluntary Life	x	x	
Principal 401k and Roth Plan	x	x	x
Paid Days Off	x	x	
Employee Assistance Program (EAP) - Bestcare	x	x	x
Relias Learning System	x	x	x
VPI Group Pet Insurance, includes Dogs, Cats, Exotics, Reptiles and Birds	x	x	
AAA Group Membership Discount	x	x	x
YMCA Membership Discount	x	x	x
Leave of Absence (FMLA, Military, Personal, Bereavement and Jury Duty)	x	x	x
On-site Notary Public	x	x	x
Wellness Program	x	x	x
Flu Shots (Employer Paid)	x	x	x
Private In-Person Consultations with Licensed Retirement Plan Advisor (No Charge)	x	x	x
Private Lactation Room and Breastfeeding-Friendly Workplace	x	x	x

Am I Eligible?

Each of our benefit plans has different eligibility requirements. To determine which plans would be part of your "menu" you need to know whether you will be hired as Full-Time (FT), Part-Time Eligible (PTE) or Part-Time Not Eligible (PTN). For purposes of benefits, FT is defined as 40 hours per week, PTE is defined as 24—39 hours per week and PTN is less than 24 hours per week. The matrix above shows the eligibility for benefit coverage.

May I Enroll My Family?

The Medical, Dental/Vision and Reimbursement plans allow for coverage of your spouse and children. Stepchildren are eligible for coverage in most cases, as are other children who are in your legal custody. There may be additional forms to complete in those cases, so be sure to discuss these special arrangements during your enrollment.

Benefits Deductions

Deductions from employees' paychecks are shown below. The deductions are taken the first two paychecks every month. There are two months every year where there are three paychecks, and deductions are not taken from those checks.

Medical Insurance Plans

High Deductible (HDHP) Health Plans. This Health Cost Solutions medical plan is offered to our employees. Eligible employees may enroll within 30 days of employment. Coverage will begin on the first day of the month coinciding with or following your date of hire.

Medical/Rx $5,000 Deductible Health Cost Solutions Medical Plan	Core Plan	
	IN-NETWORK HealthSmart Physicians Only	OUT-OF-NETWORK HealthSmart Physician Only
Calendar Year Deductible Individual Family (Embedded)	$5,000 $10,000	
Coinsurance (after the Calendar Year Deductible is satisfied)	50%	
Out-of-Pocket Maximum Individual Family	$6,350 $12,700	
Lifetime Maximum	Unlimited	

Medical/Rx $3,000 Deductible Health Cost Solutions Medical Plan	Buy-Up Plan	
	IN-NETWORK HealthSmart Physicians Only	OUT-OF-NETWORK HealthSmart Physician Only
Calendar Year Deductible Individual Family (Embedded)	$3,000 $6,000	
Coinsurance (after the Calendar Year Deductible is satisfied)	90%	
Out-of-Pocket Maximum Individual Family	$4,500 $9,000	
Lifetime Maximum	Unlimited	

Coverage Tier	Non-Wellness Rates	Wellness Rates
Core Plan Employee Only Employee + 1 Dependent Family	*$77.24 *$155.77 *$221.72	*$64.02 *$142.50 *$208.50
Buy-Up Plan Employee Only Employee + 1 Dependent Family	*$99.47 *$227.72 *$381.72	*$86.25 *$214.50 *$368.50

***Rates Per Pay Period**

Employee must contribute a minimum of $10 on a **per payroll basis** to receive the Employer HSA contribution. HSA Accounts are maintained with HealthEquity Solutions. $25 per pay period for single and $37.50 per pay period for family. 2020 limits are: Single = $3,550 and Family = $7,100. Catch-up contribution (age 55 or older) = $1,000.

Dental/Vision Insurance Plan

Eligible employees may enroll within 30 days of employment. Coverage will begin on the first day of the month coinciding with or following your date of hire.

Ameritas	In Network
Deductible, Waived for Preventive Care	$25/$75
Diagnostic/Preventive	100%
Basic Restorative	80%
Endodontics/Periodontics	80%
Major Restorative—Crowns, Bridges, Dentures	60%
Orthodontia, Child or Adult	60%
Maximum Annual Benefit (dental and vision)	$1,500
Maximum Lifetime Ortho Benefit	$1,250
Vision Benefit	$300 allowance on all vision care
Premium (Per pay period) Employee Only	$23.58
Employee + Spouse	$46.12
Employee + Children	$56.67
Family	$79.14

Holidays

VNA recognizes the following recognized holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Day, and one Floating Holiday. If the holiday falls on a Saturday, the Friday before will be the recognized holiday. If the holiday falls on a Sunday, the Monday after will be the recognized holiday. Holidays for new hires are pro-rated based on how many holidays are remaining in the year (total annual holiday hours = 56).

Direct Primary Care (DPC) with Strada

Individual and Family Health Solutions must have Health Insurance with no HSA.

Pet Insurance Plan

Nose to Tail protection for the life of your pet.

Nationwide	Pet Insurance
Call for Quote	1-877-738-7874
Eligibility	Dogs, cats, reptiles, avians & exotics
Age Limit	Must purchase coverage by pet age 9, benefits continue for life of pet
Covered Expenses	Office calls; Wellness coverage available; Injections; Hospitalization; Surgery; Prescriptions; Diagnostic tests; Anesthesia; and more
Deductible	$50 per incident
Network	Any veterinarian in the world
Discounts	5% group discount 10% for 2-3 pets 15% for 4 or more pets
Portability	Fully portable
Exclusions	Elective procedures Hereditary or congenital problems Pre-existing conditions Grooming, behavioral problems, pet foods

401k Plan

All employees are immediately eligible to participate in this popular plan sponsored by Principal Financial.

Principal	401k or Roth Provisions
Eligibility	All employees, First day of employment
Eligibility for Employer Match	Completion of 1 year, 1,000 hours (half up to 6%)
Vesting	100% vested after 3 years of eligible service, or upon reaching age 65 if sooner
Contributions Minimum/Maximum	1% - 100%, subject to IRS maximum of $19,500 in 2020
Catch Up Contributions for Employees Over 50	$6,500 for 2020 Yes, allowed
Changes Allowed to Contribution Rate	No restrictions
401k Loans	Allowed up to 50% of fund value
Hardship Withdrawals	Allowed, within parameters
Rollovers—Into the VNA /ESN Plan	Allowed from most qualified plans

Paid Days Off (PDO) and Holidays

VNA/ESN provides a Paid Days Off (PDO) benefit for eligible employees. This benefit is designed to provide active employees the opportunity to rest and renew so that upon their return to work they may energetically resume their responsibilities. PDO is a combined time-off benefits program and hours accrued can be used for any reason, including vacation, illness, doctor's appointments, FMLA, family member's illness, personal leave or personal business.

Employees classified as benefit eligible are eligible to accrue PDO hours. Seasonal and casual employees do not accrue PDO hours.

PDO is accrued over 24 pay periods based on length of service pursuant to the Accrual Schedule. Employees will accrue until they reach the maximum accrual.

Full-Time Employee (40 hours per week)			
Years of Service	Bi-Weekly Accrual	Days/Hours Per Year	Maximum Accrual Days/Hours
0	3.33	10/80	15/120
1	5.67	17/136	22/176
2-3	6.67	20/160	25/200
4-9	8.33	25/200	30/240
10-14	8.67	26/208	31/248
15+	9.33	28/224	33/264

Part-Time Employee (32-39 hours per week)			
Years of Service	Bi-Weekly Accrual	Days/Hours Per Year	Maximum Accrual Days/Hours
0	2.00	6/48	11/88
1	4.00	12/96	17/136
2-3	5.00	15/120	20/160
4-9	6.33	19/152	24/192
10-14	6.67	20/160	25/200
15+	7.00	21/168	26/208

Part-Time Employee (24-31 hours per week)			
Years of Service	Bi-Weekly Accrual	Days/Hours Per Year	Maximum Accrual Days/Hours
0	1.00	3/24	8/64
1	2.33	7/56	12/96
2-3	3.00	9/72	14/112
4-9	4.00	12/96	17/136
10-14	4.33	13/104	18/144
15+	4.67	14/112	19/152