

### Tuition Assistance

- Paid directly to the institution.
- Employees will earn a rate of one dollar (\$1.00) per non-over time hour the employee works the prior six months.
- Eligible employees must be employed with The Village Network for at least one year.
- This program is available to full-time and part-time employees who work at least 20 hours per week.
- Eligible employees must attend an “Institute of Higher Education” meaning a college-level institution that meets one of the following criteria:
  - Awards bachelor’s degrees or not less than a two year program that provides credit toward a degree
  - Provides one year of training toward gainful employment
  - Is a vocational program that provides training for gainful employment and has been in existence for at least two years.

### Licensure Bonus

- Employees are eligible after one year of service.
- By accepting this bonus, employees in this category are agreeing to mentor up to two interns at any one time.
- This amount is prorated for employees who work less than 40 hours per week, but at least 20 hours per week.

#### \$1000 Annual Bonus

- LISW
- LPCC

#### \$250 Annual Bonus

- LSW
- LPC

### License Reimbursement

- Some of our employees are required to maintain a license in their area of expertise.
  - Social workers, counselors, art therapists, recreation therapists, and employees who hold a LCDC
- Eligible for a 50% reimbursement of the cost of their license.
- Eligible after 6 months of employment and must work at least 20 hours per week.

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# Benefits



November 1, 2016 — October 31, 2017

## Health Insurance

**Medical Mutual – Eligible after 90 days of employment and must work at least 30hrs per week.**

Benefits	Value Plan/ Preferred Provider Organization/FSA		HDHP( High Deductible Health Plan)/ HSA/ FSA	
	Network	Non-Network	Network	Non-Network
Annual Deductible (single/family)	\$750/ \$1,500	\$3,000/ \$6,000	\$2,750/ \$5,500	\$5,000/ \$10,000
Annual Out-of-Pocket (single/family) (Includes Deductible)	\$2,750 / \$5,500	\$9,000/ \$18,000	\$2,750/ \$5,500	\$10,000/ \$20,000
Office Visits( PCP/SCP)	\$25/\$50	60% UCR*	100%*	60%UCR*
Inpatient Care	80%*	60% UCR*	100%*	60%UCR*
Emergency Care	\$250, then 80%	\$250, then 80%	100%*	100%*
Urgent Care Center Services	\$50	60% UCR*	100%*	60% UCR*
Outpatient Care	80%*	60% UCR*	100%*	60%UCR*
Outpatient Lab & X-Ray	80%*	60% UCR*	100%*	60%UCR*
Behavioral Health Services	80%*	60% UCR*	100%*	60%UCR*
Home Health Care	80%*	60% UCR*	100%*	60%UCR*
Hospice Care	80%*	60% UCR*	100%*	60% UCR*
Skilled Nursing	80%*	60% UCR*	100%*	60%UCR*
Preventive Care ( Includes OB/GYN Exam/ Mammogram/Immunizations)	No Cost Share	60% UCR*	No Cost Share	60%UCR*
Transplants - Maximum	Unlimited	Unlimited	Unlimited	Unlimited
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited

\*Appropriate annual deductible is applied first.

### Prescription Drug Coverage

Prescription Drug Coverage	Value Plan***	HDHP*	
		Network*	Non-Network*
Tier 1-Generic	\$10	100%*	100%*
Tier 2-Formulary	\$30	100%*	100%*
Tier 3-Brand	\$60	100%*	100%*
Mail Order	2.5 Co-pays for 3 Month Supply		Available

\*appropriate annual deductible is applied first.

\*\*\*Generic Incentive: If a member or provider requests brand when a generic is available, the generic copay plus the difference in brand and generic cost applies.

\*\*\*Home Incentive: If a script is available through the home delivery program and a member chooses to fill it a fourth time at a retail pharmacy within 180 days, the member will pay twice the normal retail copay.

### Health Insurance Monthly Cost

These premiums are based on a forty (40) hour work week. If you work less than forty hours please contact Evan Bahler for premium adjustment.

	Value Plan				HDHP	
	Employee Cost	Village Cost	BV Union Employee Cost	Village Cost	Employee Cost	Village Cost
S	\$116.62	\$422.01	\$129.19	\$409.44	\$88.43	\$406.65
F	\$321.89	\$1157.99	\$343.62	\$1136.26	\$236.45	\$1110.83

### Life Insurance

#### MMO Consumers Life

Employees become eligible for MMO Consumers Life Insurance after ninety (90) days of employment with a work schedule of at least twenty hours per week. This benefit provides the employee with term life insurance equal to 2.5 times their annual salary. There is no cost to the employee for this benefit.

#### Cincinnati Voluntary Life

The Village Network offers employees the opportunity to purchase additional individual life insurance through payroll deduction upon initial eligibility. Employees are eligible the first of the month following 90 days of employment. You can purchase coverage up to a specified amount on a Guarantee Issue basis. This program is offered through Huntington Insurance and Cincinnati Life and you will be provided additional information in orientation. If interested, please contact Lori Eisel, with Huntington Insurance at 1-800-225-7458 or 330-262-8667.

### Short and Long Term Disability

#### Short-Term Disability (Voluntary)

- Employee Paid
- PTO for the first 7 days and STD picks up on the 8th day.
- STD covers weeks 2-13.
- Provides maximum payment of 66.67% of the employee's normal scheduled wages.
- Eligible after 90 days of employment on first of the following month.
- Must work 30 or more hours per week.

#### Long-Term Disability

- Employer Paid
- Covering the fourteenth week through Social Security Normal Retirement Age (SSNRA) or longer depending on when disability commenced.
- Provides payment equivalent to 66.67% of the employee's scheduled wages.
- Eligible after 90 days of employment on first of the following month.
- Must work 30 or more hours per week.

### Group Voluntary Accident and Critical Illness Insurance

- Both benefits are offered through All State Insurance Company.
- Group Voluntary Accident Insurance can help cover your out-of-pocket expenses associated with an accidental injury.
- Group Voluntary Critical Illness Insurance provides a lump-sum cash benefit to help you cover the out-of-pocket expenses associated with a critical illness.
- Employees pay 100% of the premium, which is eligible for pre-tax status under our Section 125 Plan.
- Eligible after 90 days of employment on first of the following month.

### 403(b) Retirement Plan

- Nationwide provides the Employer Discretionary 403(b) Contributions Plan.
- This plan creates a retirement account for each eligible employee.
- Employees may begin contributing to the plan immediately.
- Eligible for the employer match after one year of service.
- Non-Union Employees, TVN will match 50% of the first 7% an employee contributes to the plan.
- Union Employees, TVN will match 50% of the first 4% an employee contributes to the plan.
- After one year of service, The Village Network contributes 5% of each eligible employee's bi-weekly wages each pay period.
- Employees must work at least 20 hours per week to be eligible.

**Paid Time Off (PTO) Non– Union Employees:**  
(Employees must work at least 20 hours per week)

**Level I**  
Officers, VPs, Directors, Program Managers, Therapists (MA), Community/Network Coordinators, and Clinical Supervisors.

Years of Service	PTO Days	Holidays
First 10 Years:	34	6
After 10th Anniversary:	39	6
After 20th Anniversary:	44	6

**Level II**  
All other nonunion staff positions exempt from overtime that do not fall under Level I.

Years of Service	PTO Days	Holidays
First 10 Years:	29	6
After 10th Anniversary:	34	6
After 20th Anniversary:	39	6

**Level III**  
All nonunion staff who are not exempt from overtime.

Years of Service	PTO Days	Holidays
First 5 Years:	24	6
After 5th Anniversary:	29	6
After 10th Anniversary:	34	6
After 20th Anniversary:	34	6

Basic Holidays include: New Years Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and Christmas Day. If you are interested in any other holidays, you may schedule the time away from work with your supervisor’s approval. All PTO must be approved by your supervisor.

PTO may be accumulated up to 1.5 times before it is lost. Once per fiscal year, eligible employees may take 50% of their annual maximum PTO amount in pay.

**Union Employees** — See your union contact and/or supervisor for sick/vacation/personal time policies.

**Dental Insurance - AlwaysCare**  
Eligible the first of the month following 90 days of employment. Must work at least 20 hours per week.

Benefits	Value Plan/ Low Option	Premier Plan/ High Option
Preventive I	100%	100%
Basic II	80%	80%
Major III	Not Covered	50%
Annual Max	\$1,000	\$1,000
Deductible	S-\$50; F-\$150 II	S-\$50; F-\$150 II & III
Fee Schedule	UCR-90th	UCR-90th

Monthly Cost

	Value Plan	Premier Plan
Employee	24.18	33.50
Employee + Spouse	48.28	66.92
Employee + Children	59.44	71.98
Family	83.56	105.46

Members may choose any licensed dental provider. Members have access to our national network of over 92,500 participating access points where they can take advantage of discounts AlwaysCare has negotiated on their behalf. Further, in areas with relatively few participating providers, members have access to our list of an additional 46,000+ certified providers who, according to an independent resource, despite not participating in our network, offer excellent value for their customers. Members using participating providers will eliminate balance billing and reduce out-of-pocket expenses.

- Benefits with AlwaysCare include the following :
- Out-of-Network claims are paid at the 90<sup>th</sup> percentile.
  - Pregnant women receive an additional cleaning.
  - Endosteal implants are covered.
  - Benefits include oral cancer screening for members 40+.

Our dental plan also includes a \$250 rollover. AlwaysCare offers an annual benefit of \$1,000 for dental services. If you use less than \$500 in services during a given plan year, AlwaysCare will rollover \$250 to your next plan year making \$1,250 available to you the next plan year.

Additional information is available on their web site at <http://www.alwayscarebenefits.com/> or call 1-888-729-5433, ext. 2013 for a list of participating providers.

**Vision Plan Options-Vision Service Plan (VSP) & Always Care** Eligible the first of the month following 90 days of employment and work at least 20 hours per week.

	VSP		AlwaysCare	
	Individual Optometrists	Non-Network	Retail Chains	Non-Network
<b>Network Copayments</b>				
Exam	\$10		\$10	
Materials	\$25		\$25	
<b>Frequency</b>				
Exam	every 12 mths.	every 12 mths.	every 12 mths.	every 12 mths.
Lenses	every 12 mths.	every 12 mths.	every 12 mths.	every 12 mths.
Frames	every 24 mths.	every 24 mths.	every 24 mths.	every 24 mths.
Contacts Lenses (In lieu of frames & lenses)	every 12 mths.	every 12 mths.	every 12 mths.	every 12 mths.
<b>Benefits after copay</b>	<b>Network</b>	<b>Non-Network</b>	<b>Network</b>	<b>Non-Network</b>
Eye Exam	covered	\$45	covered	\$35
Single Vision Lenses	covered	\$30	covered	\$25
Bifocal Lenses	covered	\$50	covered	\$40
Trifocal Lenses	covered	\$65	covered	\$50
Lenticular Lenses	covered	\$65	\$80 allowance	\$50
Frames	\$130	\$45	\$120 retail- \$94 retail at Walmart	up to \$50 retail
Contacts, medically necessary	\$210	\$210	\$210	\$210
Contacts, cosmetic	\$120	\$120	\$120	\$100

**Monthly Cost**

	VSP	AlwaysCare
Employee	\$7.43	\$6.72
Employee & Spouse	\$12.52	\$13.42
Employee & Children	\$12.78	\$14.22
Family	\$20.61	\$22.28

**Flexible Spending Account**

- Flexible Spending Account (FSA) is through TASC.
- Eligible November 1st following your one year anniversary.
- May defer up to \$2,550 of annual salary for qualified medical expenses.
- Debit card is provided.
- TVN will match, dollar for dollar, the first \$400 an employee contributes.
- Employees who become eligible between November 1<sup>st</sup> and April 30<sup>th</sup> may participate at a 50% level beginning May 1<sup>st</sup>.
- Money must be spent by October 31<sup>st</sup> of each plan year.
- May roll-over up to \$500 of unused funds remaining at the end of the plan year.

**Dependent Care Spending Account**

- Eligible November 1st following your one year anniversary.
- May defer up to \$5,000 of their salary to pay for the care of qualified dependents.

**Healthcare Savings Account**

- Healthcare Savings Account (HSA) is through Farmers National Bank.
- Only available with the High Deductible Health Plan (HDHP).
- Employees with single coverage may defer up to \$3,350 of their salary.
- Employees with family coverage may defer up to \$6,750 of their salary.
- Money is used to pay for qualified medical expenses.
- Debit card and checks are provided.
- No reimbursement delays.
- TVN will match, dollar for dollar, the first \$400 an employee contributes.
- There is no deadline for using money contributed to an HSA. Always your money.
- Employees are immediately eligible for this plan with enrollment into the HDHP.

**Employee Assistance Program**

- Employee Assistance Program (EAP) services are available to any employee or qualified dependent, at no cost to the employee.
- EAP services are provided by Health Advocate.
- You may contact them at 877-240-6863 or online at [www.healthadvocate.com/members](http://www.healthadvocate.com/members) and email at [answers@healthadvocate.com](mailto:answers@healthadvocate.com).