

**EMPLOYEE BENEFITS**

<b>BENEFITS</b>	<b>COVERED HIGHLIGHTS</b>	<b>ELIGIBILITY</b>	<b>WHO PAYS</b>
<b>IPERS</b>	State of Iowa Retirement Plan.	All employees. High School Students are exempt.	Employees pay 6.29%. FGH pays 9.44%. EMS Staff pay 6.41% FGH pays 9.61 %
<b>PTO TIME</b>	<p>PTO time accrues on a <u>40 hr a week</u> basis. After <b><u>Probationary period is completed employees can use PTO</u></b> time available to them.</p> <p>The accrual is as follows:            0 –4 Yrs = 200 hrs a yr max            5 Yrs. - 9 Yrs. = 248 hrs a yr max            10 Yrs. -14 Yrs. = 256 hrs a yr max            15 Yrs. - 19 Yrs. = 264 hrs a yr max            20 Yrs. - 24 Yrs. = 272 hrs a yr max            25 Yrs. - 29 Yrs. = 280 hrs a yr max            30 Yrs. &amp; Over = 288 hrs a yr max</p>	<p>Full time. <i>Pro-rated on hours worked less than 40 in a week.</i></p> <p><b>PTO is vacation, holidays and sick pay in one bank.</b></p> <p><b>PTO cannot be used until the probationary period is passed</b></p>	FGH
<b>DIRECT DEPOSIT/ PAPERLESS PAY</b>	<p>Paychecks are deposited in the bank account of your choice each payday. FGH is also paperless. You will receive an email with access to your check</p>	Required for all employees.	No Cost to Employees.
<b>LONG TERM DISABILITY INSURANCE</b>	Coverage begins after 90 days of employment. Insurance pays 60% of salary after employee has been off work for 90 days.	<p>Full time. Part time scheduled 24 hrs/wk or more. Effective after the first 90 days of hire.</p>	FGH pays.

<b>SHORT TERM DISABILITY</b>	Insurance pays a weekly benefit after the employee has been off work for 14 days. Effective first of month after 30 days of employment.	Full time. Part time scheduled 24hrs/wk or more.	Employee
<b>CANCER, CRITICAL ILLNESS &amp; ACCIDENT Supplemental Insurance</b>	Guardian offers 3 supplemental insurances for Cancer and Accident plans.	Full time. Part time scheduled 24 hrs/wk or more.	Employee
<b>OPTIONAL FLEXIBLE SPENDING ACCOUNTS</b>	Allows an employee to set aside tax-free money through payroll deductions for uncovered medical, vision or dental care expenses. FSA health care accounts-offer you reimbursement for uncovered medical, vision and dental expenses with tax-free dollars.(i.e., co-pays, deduct, eye care, glasses, contacts, braces, etc.). FSA dependent care account-dependent care expenses with tax-free dollars. FSA dependent care accounts only, allow you to ask for reimbursement up to what you have in the account.	Full time. Part time scheduled 24 hrs/wk or more.	Employee
<b>MEDICAL CARE BENEFIT</b>  <b>PRESCRIP TION DRUG PLAN</b>	Wellmark Blue Cross Blue Sheild 2 plans (HMO2000 and an QHDHP.)  <b>HMO</b> -- \$2000 deductible, deductible is \$250 if use FGH \$25 office co-pay for primary and \$45 office co-pay for specialist. Preventatives such as annual exams are covered 100%. An annual vision exam is considered preventative.  The HMO2000 insurance plan offers a prescription drug card, which allows employees to purchase medications at pharmacies who are on the provider list at a reduced cost.	Full time. Part time scheduled 24 hrs/wk or more. <u>Effective first of month after 30 days of employment.</u>  Full time. Part time scheduled 24 hrs/wk or more. Effective first of the month after 30 days of employment.	<u>Full time</u> single coverage premium HMO2000 is \$33.06/pay period. Dependent coverage available. Rate schedule available upon request. Part time premium pro-rated on % of full-time hours worked.  Co-pays are: Generic Meds = \$15 Regular Meds =\$55 Formulary Meds=\$70 Deductible = \$100 Generic meds. – Deduct waived.

	<p><b>Qualified High Deductible Health Plan (QHDHP)</b> plan is a \$2500 deductible. You will pay all medical, pharmacy, etc until you reach the \$2500 deductible.</p> <p>Preventatives such and routine/screening mammography, medical exam and colonoscopies are covered at 100%. Diagnostic procedures/exams are subject to the deductible.</p>		<p>Full time single coverage premium QHDHP is \$33.56/pay period. Dependent coverage available. Rate schedule available upon request. Part time premium pro-rated on % of full-time hours worked.</p>
<b>INSURANCE OPT-OUT OPTION</b>	\$480 paid over 24 pay periods if medical coverage waived. Must provide proof of medical coverage through another source.	Full time. Part time scheduled 24 hrs/wk or more.	FGH pays.
<b>HEALTH INS ASSESSMENT CREDIT</b>	FGH offers a \$30 credit per biweekly pay period if the employee completes the health assessment credit and other requirement deadlines.	Full time. Part time scheduled 24 hrs/wk or more.	FGH
<b>DENTAL INSURANCE</b>	FGH offers a voluntary dental plan to their employees.	No deductible on preventive services. \$100/yr. Deductible per person per year \$1000 per year maximum per person	Employee.
<b>VISION INSURANCE</b>	FGH offers a voluntary vision plan to their employees	Full-service plan and hardware only plans.	Employee.
<b>LIFE INSURANCE</b>	\$15,000 Term Life Insurance Policy.	Full time. Part time scheduled 24/hrs/wk or more. Available first of month after 30 days of employment.	FGH pays full premium for both full time and part time staff. Additional insurance is available to purchase for spouse and/or children.
<b>EMPLOYEE ASSISTANCE</b>	Provides professional counseling to help resolve personal or family	All employees Available	FGH

<b>PROGRAM (EAP)</b>	related problems. Can be utilized by employee/or their families. All services held in strict confidentiality.	immediately upon employment.	
<b>JURY DUTY</b>	Scheduled work hours paid during required Jury Duty.	Full-time Part-time Available immediately upon employment.	FGH pays up front. When employee receives check from county they turn in to Finance Dept.
<b>CAFETERIA MEALS</b>	Cafeteria meals are provided at a reasonable rate.	All employees.	Employees
<b>Wellness Center Membership</b>	FREE Yearly Single Membership to the Franklin Wellness Center. The value of the membership is taxed through payroll.	Full-time and Part-time employees. Available the first of the month after 30 days of employment.	FGH and Employees A family membership may be purchased at a discounted price by the employee.

V. Kruse 12/27/2021