

2021 FRINGE BENEFITS SUMMARY

PAID TIME OFF

Combined Leave - New employees earn 9.0 hours per bi-weekly pay period, beginning with the first full pay period worked. Combined Leave is a combination of vacation, holiday, personal, and unexpected leave, including general sick leave. On an annual basis, Combined is approximately 12 vacation days, 8 holidays, 6 general sick days, and 2 personal days. Each year, the amount earned per pay period is increased by .25 for each full year of service, up to maximum of 12.5 hours/pay period. Combined leave earnings are prorated for part time employees. Combined Leave is earned at the end of the pay period, provided that the employee is paid for his/her regularly scheduled hours. In addition, Social Justice and Peace day is a bonus holiday given each year on January 1st in recognition of justice and rights for all.

Extended Medical Leave - Employees earn 1.75 hours/pay period, up to a maximum of 12 weeks, to be used for extended illness or injury. To qualify for medical leave use, the employee must be ill or injured for more than three calendar days, and have charged the first three days of absence to their combined leave accruals. Medical documentation is also required. Medical leave earnings are prorated for part time employees. Extended Medical Leave is earned at the end of the pay period provided that the employee is paid for his/her regularly scheduled hours.

Health Insurance – We offer two options under Blue Shield of Northeastern NY, and three options under CDPHP. Mohawk Opportunities pays \$250.00 bi-weekly (for 24 pays) toward health insurance/benefits for full time employees and a prorated amount for part time employees. After Mohawk’s contribution, employee is responsible for paying the balance of premium through bi-weekly pretax or after tax payroll deduction. A biweekly (for 24 pays) Health Deferral amount of \$75.00 is provided to those who can document group health insurance through another source. This amount is prorated for part time employees. Contact Human Resources for details. FULL TIME EMPLOYEE biweekly costs (for 24 pays) are as follows:

BASED UPON 24 DEDUCTIONS	BLUE SHIELD GOLD EX POS/PPO WRAP 6301	BLUE SHIELD POS GOLD RADIUS HIGH 9801	CDPHP GOLD TRIPLE ZERO HMO 224	CDPHP HMO SILVER HDHMO HSA QUALIFIED 324	CDPHP EPO BRONZE HDEPO HSA QUALIFIED
Employee	\$113.29	\$97.86	\$55.99	\$12.49	\$0.00
Employee +Spouse	\$476.57	\$445.72	\$361.97	\$274.98	\$213.20
Employee +Child(ren)	\$367.59	\$341.36	\$270.17	\$196.23	\$143.72
Family	\$785.36	\$741.40	\$622.05	\$498.09	\$410.06

Flexible Spending Account/Limited Flexible Spending Account/ Health Savings Accounts/Dependent Care– Three separate options to lower your tax bracket. Employee may designate pre-tax dollars toward an account through bi-weekly payroll deduction. Substantiate expenses to receive reimbursement for qualified medical/dental expenses or dependent care expenses. Based upon 24 deductions/year.

Dental Insurance – through Guardian Dental Insurance. Bi-weekly costs are as follows; based upon 24 deductions/year:
 Employee - \$20.05 Employee + Spouse - \$42.82 Employee + Child(ren) - \$54.39 Family - \$76.07

Vision Care Insurance – Through Guardian, offers eye care coverage for exams and hardware; based upon 24 deductions/year:
 Employee - \$3.09 Employee + Spouse - \$5.19 Employee + Child(ren) - \$5.29 Family - \$8.38

Retirement Plan – Employees are eligible to make elective pre-taxed and/or post-taxed contribution. Mohawk will give an equivalent of 2% of salary after 2 years of employment, (see Retirement Plan for qualifications). Employees may elect to have 26 deductions/ contributions per year. Employees are 100% vested on day one, can change the voluntary deduction amount at any time, and the plan is portable.

Life Insurance - Term Life Insurance - Paid by the agency. The policy is the equivalent to the employee's annual salary.

Voluntary Life Insurance – additional life insurance option purchased through payroll deduction; based upon 24 deductions/year. See Human Resources for rates.

Accident Insurance – Accident insurance option purchased through payroll deduction; based upon 24 deductions/year. A cash benefit for covered injuries, treatments and services, in addition to whatever your medical plan may cover. See Human Resources for rates.

Tuition Reimbursement – \$750-1,500 available for relevant college classes or degree.

ADDITIONAL BENEFITS – at no cost to employee

Employee Assistance Program - Assessment, referral, short-term counseling, individual workshops available through Capital E.A.P.

BJ's Wholesale Club Discount – Annual membership available to employees at a reduced rate.

Verizon Wireless – Up to 19% discount on Verizon cell phone plans

Tuition Discounts – Excelsior College and The Sage Colleges

Direct Deposit – Available with any financial institution as requested by employee.

Mileage Reimbursement - \$.51 per mile for use of personal vehicle. Mohawk policy states employees are never to transport a client in a personal vehicle. Agency vehicles are available for business use.

Required Benefits - Unemployment, disability, worker’s compensation, social security.

One Half Hour Paid Lunch – included in the scheduled hours.