

## 2023 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 Leave equals 234 hours, which is approximately 13 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. On January 1<sup>st</sup> of each year we also provide an additional floating holiday in recognition of Peace and Social Justice. Combined Leave is earned at the end of the pay period provided that the employee is paid for his/her regularly scheduled hours.

**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 four different CDPHP options. Mohawk Opportunities pays \$280.00 bi-weekly (for 24 pays) toward individual health insurance/benefits for full time employees and a prorated amount for part time employees. Additionally, the agency pays \$480.00 to full time employees electing Employee + Spouse, Employee + Child, or Family coverage. This amount shall also be prorated for part-time employees. After Mohawk’s contribution, the employee is responsible for paying the balance of premium through bi-weekly pretax or after-tax payroll deduction. A biweekly Health Deferral (for 24 pays) in the amount of \$60.00 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:

<b>BASED UPON 24 DEDUCTIONS</b>	<b>CDPHP Gold Embrace EPO (221)</b>	<b>CDPHP Gold Triple Zero HMO (224)</b>	<b>CDPHP HDHP HMO HSA Qualified (324)</b>	<b>CDPHP HD HMO HSA Qualified (428)</b>
Employee	\$130.63	\$83.55	\$36.60	\$0.00
Employee + Spouse	\$341.27	\$247.10	\$153.20	\$56.47
Employee +Child(ren)	\$218.08	\$138.03	\$58.22	0.00
Family	\$690.30	\$556.11	\$422.30	\$284.47

**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 - \$21.27                      Employee + Spouse - \$45.43                      Employee + Child(ren) - \$57.70                      Family - \$80.70

**Vision Care Insurance** – Through Guardian, offers eye care coverage for exams and hardware; based upon 24 deductions/year:  
 Employee - \$2.93                      Employee + Spouse - \$4.93                      Employee + Child(ren) - \$5.02                      Family - \$7.96

**Retirement Plan** – Employees are eligible to make elective pre-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.

**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. Agency vehicles are available for business use.

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