

## 2018 COLLEGE TOWNSHIP EMPLOYMENT BENEFIT PROGRAM OVERVIEW

College Township provides a highly competitive and comprehensive benefits package to its full-time employees. We invest boldly in a comprehensive benefits program – one that offers employees and their families a focus on wellness in addition to financial protection now and in the future. Benefits are comprehensively covered in the College Township Employee Handbook, a document that is reviewed and updated on a regular basis.

We invite you to review the following **highlights** of the benefits you might enjoy as a full-time member of the College Township team.

| Coverage                               | Eligibility  | Benefit Highlights  | Employee Cost   |
|--|--|---|---|
| <b>Medical and Prescription</b>        | 1 <sup>st</sup> day of the month following the employment date | <p><u>Medical: Capital Blue Cross</u><br/>                     Plan Type: Preferred Provider Organization (PPO)<br/>                     Copays:<br/>                         Office(\$20);Specialist (\$40); Urgent Care (\$50); ER (\$100, waived if admitted)<br/>                     Deductible:<br/>                         \$250 per member/\$500 per family</p> <p><u>Rx: CVS Caremark</u><br/>                     Copays:<br/>                         Retail: \$20/\$20/\$40/\$60<br/>                         Mail Order: \$40/\$40/\$80/\$120</p> | <p>Employee pays approximately 17% of the monthly premium:</p> <p>Family Cost – \$208.02 bi-weekly<br/>                     Individual Cost - \$84.51 bi-weekly</p> |
| <b>Vision</b>                          | 1 <sup>st</sup> day of the month following the employment date | <p><u>Vision Benefits of America (VBA)</u><br/>                     Preferred Provider Organization (PPO) that covers an eye exam and either (1) Basic lens &amp; frame or (2) Allowance toward cost of lens materials. \$20 copay for exam.</p>  | <p>Family Cost - \$3.58 bi-weekly<br/>                     Individual Cost – no cost</p>  |
| <b>Dental</b>                          | 1 <sup>st</sup> day of the month following the employment date | <p><u>United Concordia Dental</u><br/>                     100% diagnostic/preventive/basic services. 50% inlays, crowns, prosthetics. 50% orthodontics. Lifetime and annual maximums.</p>  | <p>Family Cost - \$6.84 bi-weekly<br/>                     Individual Cost – \$2.24 bi-weekly</p>   |
| <b>Flexible Spending Account (FSA)</b> | January 1 following the employment date                        | <p><u>Total Administrative Service Corporation (TASC)</u><br/>                     Healthcare and/or Dependent Care Accounts.<br/>                     Maximum elected contributions are \$2,650 and \$5,500 for healthcare and dependent care, respectively.</p>   | <p>Bi-weekly payroll deduction for the amount elected</p>   |

College Township Employment Benefit Program Overview (continued)

| Coverage                              | Eligibility   | Benefit Highlights  | Employee Cost  |
|---------------------------------------|---|---|--|
| <b>Health Insurance Incentive</b>     | January 1   | Cash incentive payments to employees who have access to other medical insurance coverage and waives College Township's coverage.  | No cost to employee  |
| <b>Basic Life</b>                     | 1 <sup>st</sup> day of the month following the employment date  | <u>Madison National Life</u><br>Employee coverage is 1.5 times basic annual salary to \$150,000. Optional basic life is available for dependent spouse (\$10,000) and children (\$500/\$5,000). | Only cost to employee is for voluntary options elected for dependent spouse and/or children. |
| <b>Basic AD&amp;D</b>                 | 1 <sup>st</sup> day of the month following the employment date  | <u>Madison National Life</u><br>Employee coverage is 1.5 times basic annual salary to \$150,000   | No cost to employee  |
| <b>Supplemental Life and AD&amp;D</b> | 1 <sup>st</sup> day of the month following the employment date  | <u>Madison National Life</u><br>Employee only can choose \$10,000, \$25,000 or \$50,000   | Cost of voluntary option elected   |
| <b>Short Term Disability</b>          | 1 <sup>st</sup> day of the month following the employment date  | <u>Kansas City Life</u><br>60% of weekly earnings up to \$750 for lesser of 26 weeks or when LTD benefits commence. Elimination period is 14 days.  | No cost to employee  |
| <b>Long Term Disability</b>           | 1 <sup>st</sup> day of the month following the employment date` | <u>Kansas City Life</u><br>60% of monthly covered salary with a maximum monthly benefit of \$5,500.   | No cost to employee  |

## Additional Benefit Highlights

### Retirement Benefits

Defined Contribution Plan: College Township maintains a defined contribution plan, administered by the ICMA Retirement Corporation, whereby the Township contributes 7.5% of an employee's annual salary to the plan. An employee is eligible to participate in this plan upon 12 months of service.

Deferred Compensation Plan: College Township adapted a deferred compensation plan, administered by the ICMA Retirement Corporation, through which employees may defer tax liability on current earnings through participation in this voluntary, payroll deducted supplementary retirement program. There is no waiting period to participate in this plan.

## College Township Employment Benefit Program Overview (continued)

### **Longevity Pay**

At each 5 years of service interval, the Township increases the pay rate by 10 cents and also pays the eligible employee a fixed monetary lump sum.

### **Holidays**

College Township provides the following 9 paid holidays: New Year's Day, President's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and the Friday Following, and Christmas Day plus one additional day.

### **Personal Time**

Employees are eligible for 24 hours of personal time. First year employees receive a prorated amount of personal time.

### **Vacation Time**

Vacation time accrues each pay period, based on length of employment, and according to this schedule: 1) Years 1 through 6, 3.08 hours (2 weeks), 2) Years 7-11, 4.62 hours (3 weeks), and 3) Year 12 and beyond, 6.15 hours (4 weeks)

### **Sick Time**

Sick time accrues at a rate of 3.69 hours per pay period and may be carried over from one calendar year to the next. Accrued but unused sick time is not paid upon departure.

### **Employee Assistance Program (EAP)**

College Township's Employee Assistance Program, administered by Bensinger, Dupont & Associates, provides employees no-cost, confidential help for a wide variety of needs and concerns such as depression, stress management, anxiety, financial and legal concerns, to name a few.

### **Tuition Reimbursement**

Tuition reimbursement costs for education and training courses directly or closely related to their Township position is available to all full time employees that that have completed a year of service and are on the payroll when the course is completed.