

**BI-COUNTY COMMUNITY ACTION PROGRAMS, INC.
BENEFITS AT A GLANCE**

BENEFIT	PROVIDES	COST TO EMPLOYEE																								
<p>MEDICAL and DENTAL INSURANCE</p>	<p>Subject to individual policy provisions, employees scheduled to normally work 30 or more hours per week (full time employees) are eligible for medical insurance coverage. Full time employees are eligible for medical insurance on the first day of the month subsequent to thirty days after the employees hire date. Employees on recall shall commence reinstatement of insurance coverage the beginning of the month following an employee's return to work.</p> <p>BI-CAP contributes the following amounts per month, toward Agency health plans:</p> <p>Single - \$551.50 - \$579.00 Single + 1 - \$862.00 - \$899.00 Family - \$1237.50 - \$1294.00</p> <p>BI-CAP contributes the following amounts per month, toward Agency dental plans:</p> <p>Single - \$29.14 Family - \$79.10</p> <p>The Agency will contribute \$25 per month toward Health Savings accounts for those electing \$5,000-100% HSA Plans</p>	<p>Dependent upon health plan choice, cost per month to employee:</p> <p>Single - \$83.50 - \$178.00</p> <p>Single + 1 - \$469.00 - \$689.50</p> <p>Family - \$792.50 - \$1127.00</p> <p>Dependent upon dental plan choice, cost per month:</p> <p>Single - \$0 Family \$9</p>																								
<p>LIFE INSURANCE</p>	<p>Full time employees are eligible for life insurance. Temporary and Seasonal workers are not eligible.</p> <p>Coverage is one (1) times annual earning, limited to \$50,000</p>	<p>No cost to employees for basic coverage at the limits shown.</p>																								
<p>PAID HOLIDAYS</p>	<p>The following (11) Holidays are paid through BI-CAP: New Year's Day, Martin Luther King Day, President's Day, Memorial Day, Independence Day, Labor Day, Veteran's Day, Thanksgiving Day, Thanksgiving Friday, Christmas Eve Day, and Christmas Day.</p>	<p>No cost to employees.</p>																								
<p>PAID TIME OFF BI-CAP has a Paid Time Off Policy, instead of separate sick and vacation time. PTO is accrued per pay period and you are able to cash PTO out upon resignation from BI-CAP.</p>	<table border="0"> <thead> <tr> <th>Years of Service</th> <th>PTO hrs per reg compensated hours</th> <th>Days per Year</th> </tr> </thead> <tbody> <tr> <td>91 days to</td> <td></td> <td></td> </tr> <tr> <td>- 1yr</td> <td>.0511</td> <td>10</td> </tr> <tr> <td>1 - 3</td> <td>.0693</td> <td>18</td> </tr> <tr> <td>3 - 6</td> <td>.0808</td> <td>21</td> </tr> <tr> <td>6 - 9</td> <td>.0924</td> <td>24</td> </tr> <tr> <td>9-12</td> <td>.1154</td> <td>30</td> </tr> <tr> <td>12+ years</td> <td>.138</td> <td>36</td> </tr> </tbody> </table> <p align="center">BASED ON A 40 HOUR WORK WEEK</p>	Years of Service	PTO hrs per reg compensated hours	Days per Year	91 days to			- 1yr	.0511	10	1 - 3	.0693	18	3 - 6	.0808	21	6 - 9	.0924	24	9-12	.1154	30	12+ years	.138	36	<p>No Cost to employees.</p> <p>The number of PTO hours carried forward on the books is limited at all times. Hours earned in excess of the maximum shall be forfeited by the employee.</p>
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<p>BEREAVEMENT/FUNERAL LEAVE</p>	<p>Up to three (3) days of paid bereavement/funeral leave will be provided for the death of immediate family members.</p>	<p>No cost to employees</p>																								

TAX SHELTER ANNUITY PROGRAM (403(b))	Employees may make volunteer contributions to a tax sheltered 403(b) annuity program. Employees 18 years of age or older, with 12 months of service, who have completed 1,000 hours of service during the 12 month period beginning on the date of hire, or any plan year beginning after hired day, may be eligible for employer contributions of 5% after one (1) year of service. Employer contributions become vested according to a schedule with full vesting at six (6) years.	Contributions are income tax free. Employees who resign, or are terminated, forfeit non vested portions of employer contributions
FLEXIBLE SPENDING ACCOUNT	Most employees may participate in a flexible spending program. This program allows employees to "flex" medical, dental, vision, and dependent daycare expenses before computing taxes. Employees can flex \$2,650 per year for medical expenses and \$5000 per year for dependent care expenses, per 2018 Federal guidelines.	No cost to employees
DIRECT DEPOSIT	Direct deposit of payroll checks , into an employee's designated personal checking or savings (bank) account, is mandatory , unless the employee provides written notification to opt out.	No cost to employees

LONGEVITY SERVICE AWARDS	BI-CAP recognizes and values employees who have shown long term commitment to the mission and value of the organization. Employees who proved 20 years of full time service are eligible for a taxable cash service award of \$150; 30 years of full time service - \$300.	No cost to employees
RETIREMENT BENEFITS	BI-CAP recognizes and values employees who have shown long term commitment to the mission and value of the organization. In appreciation, and in general, Cash Retirement Awards will be paid to full time employees based on the following schedule: 10 years - \$100; 15 years - \$200; 20 years - \$300; 25 years - \$400; 30 years - \$500; 35 years - \$600; 40 years - \$700; and 45 years - \$800.	No cost to employees
SHORT TERM DISABILITY INSURANCE (26 Weeks)	Full time employees are eligible for a Weekly benefit of 66 2/3% of weekly pay (maximum of \$500 per week). Benefits begin, after all PTO is utilized, on the 1 st day if due to an accident, or on the 8 th day if due to illness.	No cost to employees

In general, most BENEFITS ARE PROVIDED TO PERMANENT EMPLOYEES only.

Effective 2018