



Girl Scouts of Glowing Embers Council HR Benefits Overview



Health Insurance – Aetna

- Cost:
 - Employee: \$ 90.30/mo.
- Insurance premiums:
 - 70% council pays
 - 30% employee pays



Health Insurance – Aetna Con't

- Enrollment periods:
 - New employees, 60 days from date of hire (30 days to sign-up from time offered. Must wait a year to sign up if employee denies coverage).
 - Annually by October 1st – open enrollment 9/1 – 9/30.



Health Insurance – Aetna Con't

- Basic Coverage Overview:
 - If hospitalized and for some diagnostic procedures:
 - 90%/10% with \$250 deductible. Once deductible and out-of-pocket are met, 100% coverage.
 - Doctor Visits:
 - \$15.00 office visit co-pay, remainder paid by insurance (in most instances).



Health Insurance – Aetna Con't

- **Basic Coverage Overview Con't:**
 - Prescription coverage
 - \$10 generic
 - \$25 preferred name brand
 - \$50 non-listed
 - Coverage ends last day of employment.
 - COBRA offered at 100% of premium.



Dental Coverage – Jefferson Pilot

- Employee cost:
\$0.00/month
- Coverage begins first day
of the month following 60
days of employment.



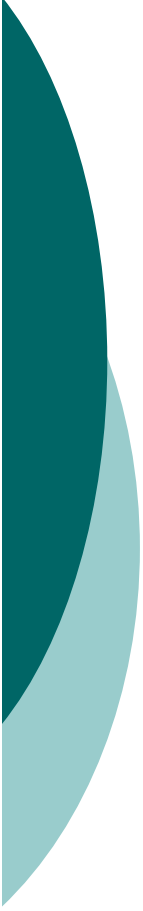
Dental Coverage – Jefferson Pilot Con't

- Coverage includes:
 - 100% of two checkups & cleanings per 12 month period, with no deductible.
 - Once a \$25.00 deductible has been met, plan covers 80% and employee covers 20%.
 - Coverage ends on the last day of employment.
 - COBRA offered at 100% of premium.



Vision Coverage – Guardian Group

- Cost
 - Employee cost:
 - \$0.00
 - Coverage begins the first day of the month following 60 days of employment.
 - COBRA offered at 100% of Premium



Life Insurance – Jefferson Pilot

- Cost
 - Employee: \$0.00/month
- Coverage begins 60 days from date of hire
 - Coverage:
 - 1x Annual Salary with a \$50,000 cap.
 - Coverage ends last day of employment.



Short-Term Disability Coverage – Jefferson Pilot

- Cost
 - Employee: \$0.00/month
- Begins after 1 year of employment.
- Elimination period: 30 days
- Written notice of disability must be sent to Jefferson Pilot within 30 days from the date disability begins.
- Jefferson Pilot determines if eligible for disability payment.



Short-Term Disability Coverage – Jefferson Pilot Con't

- Coverage:
 - Pays 60% of weekly earnings to a max of \$500/weekly.
 - Maximum weeks paid 26 (6 months).
 - Wages during 30 day waiting period determined by employee by using vacation, sick time or opting for no pay.
 - Employee responsible for health insurance premiums.
 - No vacation or other fringe time earned.



Long-Term Disability Coverage – Jefferson Pilot

- **Cost:**
 - Employee: \$0.00/month
- **Begins after 1 year of employment**
- **Elimination Period: 180 days (6 months-begins after short-term has been used).**
- **Written notice of disability must be sent to Jefferson Pilot within 30 days from the date disability begins.**
- **Jefferson Pilot determines if eligible for disability payment.**
- **Coverage:**
 - Pays 60% of monthly earnings to a max of \$3,000/monthly.



Long-Term Disability Coverage – Jefferson Pilot Con't

- Coverage Con't:
 - Maximum weeks paid is based on your age at disability.
 - No vacation or other fringe time earned.
 - Generally covers a disability of 6 months or more.



GSUSA Thrift Plan – 403b

- Employees may participate immediately.
- Council match begins after 1 year of full time service and employee is at least 21 years of age.
- Council matches 50% up to 3% (\$0.50 on the dollar) of deferral – you may contribute more but the council will not match.



GSUSA Retirement Plan – Mutual of America

- Cost
 - Employee: \$0.00/month
- Eligibility
 - 21 years of age
 - 1 year of full time service



GSUSA Retirement Plan – Mutual of America Con't

- All investments are made by Mutual of America and held in an annuity.
- At age 65 retirement formula:
 - Based on years of service and compensation.
 - Employee fully vested after five years of service and participation in the plan.



Vacation Time

- 4 weeks (20 days) accrued after 1 full year of employment.
- Based on hire date (prorated 1st year).
- 2/3 accrued vacation must be used within calendar year following accrual.
- 1 1/3 may carry over (26 days which caps at a total of 46 days for the next calendar year).



Personal Days

- 3 Days annually
- 1 Floating Holiday
- Cannot be carried forward



Sick Time

- 1st year based on hire date.
- Accumulated at the rate of 1 day per month of service – maximum accrual 45 days.
- May not be used prior to 6-month introductory/qualifying period.