



## 2019 BENEFITS OVERVIEW

**HEALTH INSURANCE:** This benefit is available to any employee who is regularly scheduled for a minimum of 25 hours per week. DakotAbilities pays about 80% of the premium for this coverage. We have two health plan options through Avera:

**HSA \$4500 Deductible Plan**

| Coverage            | EE Biweekly Cost | EE Monthly Cost |
|---------------------|------------------|-----------------|
| Employee Only       | \$39.00          | \$78.00         |
| Employee/Child(ren) | \$104.50         | \$209.00        |
| Employee/Spouse     | \$124.00         | \$248.00        |
| Family              | \$158.00         | \$316.00        |

**\$3000 Deductible Plan**

| Coverage            | EE Biweekly Cost | EE Monthly Cost |
|---------------------|------------------|-----------------|
| Employee Only       | \$63.50          | \$127.00        |
| Employee/Child(ren) | \$151.00         | \$302.00        |
| Employee/Spouse     | \$171.50         | \$343.00        |
| Family              | \$230.50         | \$461.00        |

**DENTAL INSURANCE:** This benefit is available to any employee who is regularly scheduled for a minimum of 30 hours per week. DakotAbilities pays about 50% of the premium for this coverage. We have the following options through Delta:

| <b>Dental Plan</b>  | EE Biweekly Cost | EE Monthly Cost |
|---------------------|------------------|-----------------|
| Employee Only       | \$10.00          | \$20.00         |
| Employee/Child(ren) | \$18.50          | \$37.00         |
| Employee/Spouse     | \$18.50          | \$37.00         |
| Family              | \$27.50          | \$55.00         |

**LIFE INSURANCE:** All employees who are scheduled a minimum of 25 hours per week receive a \$50,000 term life insurance policy paid fully by DakotAbilities.

**VISION INSURANCE:** Vision Insurance through VSP is provided to any employee that enrolls in the health insurance. DakotAbilities pays 100% of the premium for this coverage.

**FLEX SPENDING ACCOUNTS:** Pre-tax dollars may be contributed to pay for child care expenses or unreimbursed medical expenses for employees who are regularly scheduled to work a minimum of 25 hrs/week.

**SUPPLEMENTAL INSURANCE:** All employees who are scheduled a minimum of 25 hours per week may choose supplement insurances at group discounted rates through AFLAC. This includes Cancer, Accident & Short-Term Disability policies.

**401(k) PLAN:** Employees that are over 21 and work at least 1000 hours may contribute to the 401(k) Plan after one year of employment. Roth deferrals are also offered. The agency will match up to 100% of the first 3% of contribution.



## 2019 BENEFITS OVERVIEW

---

**PAID TIME OFF:** Full-time employees earn 10 PTO days and 5 sick bank days their first year. Part-time employees (20-29 hours) earn 5 PTO days their first year.

**Full-Time Employee (Scheduled 30+ hours per week):**

| Length of Employment | <b>8-Hour Days Earned/Year</b> |     |            |
|----------------------|--------------------------------|-----|------------|
|                      | Sick Bank                      | PTO | Total Days |
| 0-12 months          | 5                              | 10  | 15         |
| 1-2 years            | 5                              | 14  | 19         |
| 3-4 years            | 5                              | 19  | 24         |
| 5-6 years            | 5                              | 22  | 27         |
| 7-9 years            | 5                              | 23  | 28         |
| 10+ years            | 5                              | 25  | 30         |

**Part-Time Employee (Scheduled 20-29 hours per week):**

| Length of Employment | <b>8-Hour Days Earned/Year</b> |     |            |
|----------------------|--------------------------------|-----|------------|
|                      | Sick Bank                      | PTO | Total Days |
| 0-12 months          | 0                              | 5   | 5          |
| 1-2 years            | 0                              | 6   | 6          |
| 3-4 years            | 0                              | 7   | 7          |
| 5-6 years            | 0                              | 8   | 8          |
| 7-9 years            | 0                              | 9   | 9          |
| 10+ years            | 0                              | 10  | 10         |

**HOLIDAYS:** DakotAbilities observes 8 paid holidays throughout the year. Full-time employees receive 8 hours of regular pay and Part-time employees receive 4 hours of regular pay.

**EMPLOYEE ASSISTANCE PLAN:** DakotAbilities has a contract with Great Plains Psychological Services to provide 3 free counseling sessions to employees and/or their families.