



2024 EMPLOYEE BENEFIT SUMMARY

Benefits become effective on the first of the month following 60 days of employment.

Medical, Dental, Vision, Life Insurance, Short and Long Term Disability, Critical Illness, Accident Insurance, and Hospital Indemnity Insurance provided by Anthem.

<u>BENEFIT</u>	<u>COVERAGE</u>	<u>PPO Plan</u>	<u>HDHP Plan</u>
Medical Insurance (FT Only)	Employee Parent Plus Couple Family	\$175.00/mo. \$375.00/mo. \$700.00/mo. \$900.00/mo.	\$50.00/mo. \$140.00/mo. \$400.00/mo. \$550.00/mo.
Health Savings Account (FT Only)	Savings accounts to help pay for qualified medical/dental/vision expenses. Must be enrolled in a HDHP health plan. Maximum contribution up to \$4,150 (pre-taxed) per year for single coverage and \$8,300 per year for family coverage. Members over the age of 55 can contribute an additional \$1,000 per year. Communicare will match your contribution up to \$700 (\$26.92 per pay period).		
Flexible Spending Account (Section 125) (FT and HT)	Health FSA and Dependent Care FSA options available. Flexible Spending Accounts provide you the opportunity to pay for eligible out-of-pocket expenses with pre-tax dollars. You can save approximately 25% of each dollar by participating in an FSA. Health FSA annual maximum contribution is \$3,200. Dependent Care FSA annual maximum contribution \$5,000 if single, married, or filing jointly or \$2,500 if married filing separately.		
Basic Life/AD&D (FT Only)	All full-time employees are provided company paid Basic Life and Accidental Death & Dismemberment Insurance. The coverage amount provided is 1x you base annual earnings, to a maximum of \$250,000, with a minimum coverage amount of \$20,000.		
Voluntary Life Insurance (FT and HT)	Additional Voluntary Term Life and Accidental Death & Dismemberment insurance available for employee, spouse, and child(ren) through payroll deduction.		
Vision Insurance (FT and HT)	Employee Employee +1 Family	\$7.30/mo. \$11.58/mo. \$19.56/mo.	
Delta Dental Insurance (FT and HT)	Employee Employee+1 Family	\$23.60/mo. \$46.52/mo. \$83.70/mo.	
KY Public Pension Authority (KPPA) (FT and HT)	Tax Deferred Retirement Plan mandatory for all half-time and full-time employees. Employees will be auto-enrolled at 6% with a company contribution of 9.97%. KPAA is effective 9 months after hire date. New enrollees will be in Tier 3. If you have had a prior service with KPAA or any other state retirement plan AND left your funds in the plan you will be enrolled in the appropriate tier and will begin participation immediately.		
401K Transamerica	All employees are able to contribute pre-tax or post-tax funds to a 401K account through Transamerica. There is a three month waiting period to participate.		

LiveHealth Online	Employees enrolled in medical insurance through Communicare automatically have access to LiveHealth Online. With LiveHealth Online you can have a video visit with a board-certified doctor, psychiatrist or licensed therapist from your smartphone, tablet or computer from home or anywhere.
Sydney Health Mobile App	The Sydney Health mobile app is the one place to keep track of your health and your benefits. With a few taps, you can quickly access your plan details, member services, virtual care, and wellness resources.
Short & Long Term Disability (FT and HT)	Short-term disability insurance can be purchased for 60% of your weekly earnings with a maximum benefit of \$1,500 per week. Long-term disability insurance can be purchased for 60% of your monthly earnings with a maximum benefit of \$5,000 per month.
Accident Insurance (FT and HT)	Accident insurance is available for purchase to supplement you income in the event you or any covered dependents suffer an off-the-job accident. Guaranteed issue. Coverage available for employee, spouse, and dependent children. Two benefit options available: Low plan and Medium plan. Benefits are paid directly to the employee.
Critical Illness Insurance (FT and HT)	Critical Illness insurance is available for purchase to supplement you income in the event you or any covered dependents are diagnosed with one of several covered conditions. Guaranteed issue. Coverage available for employee, spouse, and dependent children. Two benefit options available: \$10,000 and \$20,000. Benefits are paid directly to the employee.
Hospital Indemnity Insurance (FT and HT)	Hospital Indemnity insurance is available for purchase to supplement you income in the event you or any covered dependents are admitted to the hospital. Guaranteed issue. Coverage available for employee, spouse, and dependent children. Benefits are paid directly to the employee
Identity Theft Protection (Allstate) (FT and HT)	Identity Theft Protection offered through Allstate. Protects you from the devastation of identity theft. Coverage available for employee and family.
Employee Assistance Program	Counseling services available to all employees with limited dependent benefits. Full-time Full time employees are eligible for up to 10 total visits per calendar year; dependents are eligible for up to 6 visits. Half time employees are eligible for up to 6 visits; dependents are eligible for 3 visits. PT and PRN employees are eligible for 3 visits; dependents are eligible for 3 visits