



Benefits At A Glance

Benefit	Who Pays	Eligibility & Enrollment	Description
Health Plan	WHV & You	<p>Benefit Eligibility – Must be scheduled 20 hours or more per week</p> <p>Enrollment Periods are: -Within 90 days of hire (Effective date would be the 1st of the month following 90 day orientation period) -During Open Enrollment in March -Within 30 days of a Qualifying Event as defined by law</p>	<p>Group Self Insured Plan</p> <p>Options Available: Employee Only, Employee & Spouse Employee & Children, Employee & Family</p> <p>Premium discount for non-tobacco users</p> <p>4 levels of coverage for point of service: Managed Care, Referral, In-Network, and Out of Network</p> <p>Under Managed Care there is no deductible \$20 co-pay for office visits</p>
Life Insurance & AD&D	<p>WHV</p> <p>You</p>	<p>Basic Coverage Eligibility – Must be scheduled 20 hours or more per week; (Effective the 1st of the month following 90 day orientation period)</p> <p>Additional Life Insurance may be purchased up to 5x annual salary Spouse Life – up to 2 ½ times employee purchase of additional insurance Child Life - up to \$10,000</p>	<p>Basic Coverage = \$10,000 Life, \$10,000 AD&D Children, Employee & Family</p>
Dental Plan	WHV & You	<p>Available after 90 days of employment; during Open Enrollment in March or within 30 days of a Qualifying Event</p> <p>Effective 1st day of the month following 90 days of employment</p> <p>Benefit Eligibility – Must be scheduled 20 hours or more per week</p>	<p>Deductible \$25 per person per coverage year not to exceed \$75 per family</p> <p>Maximum deductible for family - \$75</p> <p>80% coverage after deductible for restorative services</p> <p>50% coverage after deductible for major services</p> <p>Routine exam/cleaning 2x per year paid at 100%</p> <p>Annual maximum = \$1,000</p>
Vision Plan	WHV & You	<p>Available after 90 days of employment; during Open Enrollment in March or within 30 days of a Qualifying Event.</p> <p>Benefit Eligibility – Must be scheduled 20 hours or more per week</p>	<p>Routine exam every 12 months by VSP doctor - \$20 co-pay</p> <p>Elective contact lenses up to \$130 every 12 months</p> <p>Frames every 24 months, \$130 allowance, \$20 co-pay</p> <p>Lenses every 12 months, \$20 co-pay</p>
401K	WHV	<p>21 years of age or older to participate; Enrollment and changes on the first Day of any Quarter (01/01, 04/01, 07/01 or 10/01)</p>	<p>100% vested after 5 years of uninterrupted service</p> <p>Up to 4% discretionary match after 1 year of employment</p>
Flexible Spending Accounts	You	<p>Must be scheduled a minimum of 20 hours per week</p> <p>Available after 90 days of hire; during Open Enrollment: or within 30 days of a Qualifying Event.</p>	<p>Pre-tax dollars, up to \$5,000 per year, set aside for each: Qualified dependent care expenses & unreimbursed medical expenses – must be enrolled in health plan</p>

AFLAC
Plans

You

Enrollment quarterly – March, June, September, December Supplemental Payroll deduction plan

Accident
Intensive Care
Life Plan
Short Term Disability Plan
Vision Plan

Hospital Confinement
Dental Plan
Specified Health Event
Hospital Intensive Care
Cancer

Extended Sick
Leave (ESL)

WHV

Benefit Eligibility – Must be scheduled a minimum of 20 hours per week
Accrual begins immediately and is available for use after 6 months, with approval.

Provides eligible employees paid time off for:
hospitalization, surgery, or extended illness
ESL hours accrued at .0231 per eligible hour
Potential accrual per year for a FT employee is 48 hours.
Maximum accrual balance 720 hours.

Paid Time Off
(PTO)

WHV

Benefit Eligibility – Must be scheduled a minimum of 20 hours per week
Accrual begins immediately and is available for use after 6 months, with approval.

Provides eligible employees paid time off for holidays,
vacations, and personal needs.

Length of Service	PTO earned per eligible hour	PTO earned per 80-hr pay period	Possible Annual Accrual for FT Status	Maximum Accrual Balance
0-2 years	.076923	6.15 hours	160 hours	320 hours
3-6 years	.096154	7.69 hours	200 hours	400 hours
7+ years	.115385	9.23 hours	240 hours	480 hours

This is only a brief description of Westhills Village's benefits. All plan documents will prevail. More detailed information may be obtained by contacting:

The HR Department at Westhills Village (605)-342-0255