



## 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 1<sup>st</sup> of the month)            - During Open Enrollment in March            - Within 30 days of a Qualifying Event as defined by law</p>	<p>Group Self Insured Plan            Options Available: Employee Only, Employee &amp; Spouse            Employee &amp; Children, Employee &amp; Family            Primary Care Physician \$30 Co-Pay.            Specialist \$40 Co-Pay            \$500 Individual Deductible; \$1,000 Family Deductible</p>
Life Insurance & AD&D	<p>WHV</p> <p>You</p>	<p><b>Basic</b> Coverage Eligibility – Must be scheduled 20 hours or more per week; (Effective the 1<sup>st</sup> of the month following 60 days)</p> <p><b>Additional</b> 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&amp;D            Children, Employee &amp; Family</p>
Dental Plan	WHV & You	<p>Within 90 days of employment; during Open Enrollment in March or within 30 days of a Qualifying Event            Effective 1<sup>st</sup> day of the month            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            Maximum deductible for family - \$75            80% coverage after deductible for restorative services            50% coverage after deductible for major services            Routine exam/cleaning 2x per year paid at 100%            Annual maximum = \$1,000</p>
Vision Plan	WHV & You	<p>Within 90 days of employment; during Open Enrollment in March or within 30 days of a Qualifying Event.            Benefit Eligibility – Must be scheduled 20 hours or more per week</p>	<p>Routine exam every 12 months by VSP doctor - \$20 co-pay            Elective contact lenses up to \$130 every 12 months            Frames every 24 months, \$130 allowance, \$20 co-pay            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            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            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 &amp; unreimbursed medical expenses – must be enrolled in health plan</p>

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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

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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.

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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

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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