

**Benefit Summary for Plan Year April 1, 2023 – March 31, 2024**

<p><b><u>Excellus Medical – Three options</u></b></p> <p>Simply Blue Platinum 2 Copay Plan</p> <p>Silver 19 High Deductible Health Plan with Health Savings Account (HSA)</p> <p>Bronze 4 High Deductible Health Plan with Health Savings Account (HSA)</p>	<p>\$15 Copay Physician \$25 Copay Specialist</p> <p>Deductible: \$3,000 Single or \$6,000 Family</p> <p>Deductible: \$7,500 Single or \$15,000 Family</p>	<p><b><u>Employee Cost Share - Biweekly</u></b></p> <p>Employee: \$144.77 Employee + Spouse: \$312.34 Employee + Child(ren): \$244.31 Family: \$516.05</p> <p>Employee: \$77.29 Employee + Spouse: \$177.34 Employee + Child(ren): \$149.09 Family: \$269.95</p> <p>Employee: \$23.72 Employee + Spouse: \$56.04 Employee + Child(ren): \$46.04 Family: \$97.95</p>	<p><b><u>Eligibility</u></b></p> <p>First day of month following hire date</p>
<p><b>Health Savings Account 2023 Contributions Limits: Single: \$3,850 Family: \$7,750 Catch-up contribution for 55 or older: \$1,000</b></p>	<p>Eligible Plans: Silver 19 HDHP Bronze 4 HDHP</p>	<p><b>Employer Contribution:</b> \$1,500 for single enrollment \$3,000 for family enrollment</p>	<p>Amount is pro-rated based on benefit eligibility date April 50% October 50%</p>
<p><b>Excellus Dental</b></p>	<p>100% Preventative Services 80%/20% Basic Services 50%/50% Major Services</p>	<p><b>Employee Cost Share - Biweekly</b> Employee \$5.12 Employee + Spouse \$10.25 Employee + Child(ren) \$10.60 Family \$16.82</p>	<p>First day of month following hire date</p>
<p><b>VSP Vision</b></p>	<p>Eye Exams \$10 Copay Lenses \$25 Copay Contact Lenses/Frames \$130 Allowance</p>	<p><b>Employee Cost Share - Biweekly</b> Employee \$0.96 Family \$2.08</p>	<p>First day of month following hire date</p>
<p><b>401k – ADP Retirement Services</b></p>	<p>Employer matches the employee contribution up to 5% of Employee contribution</p>	<p>Immediate vesting in match</p>	<p>Available first pay period or anytime</p>
<p><b>Professional Development</b></p>	<p>Seminars, degree programs, educational courses (and more) related to employee’s</p>	<p>Maximum benefit of \$3,000 per benefit plan year, unused funds</p>	<p>First day of month following hire; (annual</p>

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<b>\$3,000 annually</b>	essential functions that will increase employee's contribution to the organization	do not roll over into next benefit year	amount prorated based on benefit eligibility date)
<b>Paid Time Off (PTO)</b> <b>Value=Hourly Rate x 160 hours/year</b>	Full Time employees accrue 6.15 hours per pay period over 26 pay periods	Maximum of 160 hours Maximum rollover 80 hours	Accruals begin with first pay period
<b>Flexible Spending Account</b> <b>BRI (Benefits Resource, Inc.)</b>	<b>Medical FSA</b> (not available with HSA) <b>Limited Purpose FSA</b> (available with HSA)-to be used for dental and vision expenses only <b>Dependent Care FSA</b>	Annual maximum \$2,850,  Annual maximum \$5,000	First day of month following hire date
<b>Group Life Insurance (Equitable)</b> <b>Premium is 100% employer paid</b>	Coverage - 2 x an individual's base salary	Employee coverage at no cost	First day of month following hire date
<b>Voluntary Life Insurance (Equitable)</b>	Optional – additional coverage for employee, spouse and children	Employee pays entire cost, as calculated on various individual factors	First day of month following hire date
<b>Short-Term Disability (Equitable)</b> <b>Premium is 100% employer paid</b>	STD payments begin after 7 days. STD pays 60% of salary up to max of \$1,250 per week up to 26 weeks	Employee coverage at no cost	First day of month following hire date
<b>Voluntary Long-Term Disability (Equitable)</b>	Optional - Benefit begins after unable to work for 180 days	Employee pays entire cost, as calculated on various individual factors	First day of month following hire date
<b>Employee Assistance Program (ENI)</b>	24-hour telephonic assistance, up to 8 in-person assessments per issue/year	Employee and family coverage at no cost to employees	Hire date
<b>Guardian Voluntary Accident Insurance – On and Off Job</b>	<b>Value Plan</b>  <b>Advantage Plan</b>	<b>100% Employee Cost:</b>  Employee: \$3.12 Employee + Spouse: \$4.81 Employee + Child(ren): \$5.04 Family: \$6.73  Employee: \$4.43 Employee + Spouse: \$6.81 Employee + Child(ren): \$7.04 Family: \$9.42	First day of month following hire