

Insurance & Retirement Benefits



Health Insurance: Full-time employee's HMO, PPO and HSA plan options are available. All medical insurance plans are underwritten by Humana. Coverage begins the first of the month following date of hire. Part-time employees who work a minimum of 30 hours/week on a regular basis or more are eligible to participate and purchase the VNA group health insurance plan through payroll deductions. VNA contributes 25% of a full-time employee's Employee Only HMO premium towards the eligible part-time employee's premium. Also, eligible employees may purchase dependent coverage through payroll deductions. As a Humana member, you also receive a vision care discount available through EyeMed. Employee Enrollment Forms must be completed and turned into Human Resources within 30 days of hire. Failure to turn in your form within 30 days of hire will result in a denial of coverage until the next open enrollment period.



Life Insurance: Paid in full by VNA, equal to annual salary (up to \$200,000 effective 6/1/10), provided by VNA after first 3 months for full-time employees only. Effective 6/1/10, benefits are reduced by 50% at age 70.

Disability Income: Provided by VNA Health Center after first 3 months of employment.

- **Short-term disability income** is provided for employees working 30 hours a week or more on a regular basis and it is available on the 31st consecutive day of continuous disability.
- **Long-term disability income** is available to full-time employees only and is available after 6 months of continuous disability.



Retirement: Paid in full by VNA (non-contributory) - Available to eligible staff after 1 year of service and having worked at least 1,000 hours each plan year. Contributions by VNA are up to 10%.

Based on length of service: 1-3 yrs. = 5%, 4-5 yrs = 6%, 6-7 yrs = 7%, 8-9 yrs = 9%, 10 yrs + = 10%.

Vesting schedule (Number of years in program): 1 yr. = 0%, 2 yrs. = 25%, 3 yrs. = 50% and 4 yrs = 100%.

Tax-Deferred Annuity: (Employee payroll deductions to a 403(b) Tax-Deferred Annuity account) Available thru VNA - Employee may invest current income for retirement with the advantage of eliminating related federal and state income taxes.

Paid Time Off Bank



Paid Time Off is a lump sum number of days/year of paid time off that benefited employees manage for themselves. It gives employees greater flexibility in using their paid time off. Part-time employees working half-time or greater accrue pro-rated PTO: 4 days/week = .8 and 3 days/week = .6 times the number of days of PTO after 3 months of employment.

PTO time may be used for a variety of reasons including, but not limited to: holidays, vacation, illness, and personal business.

A full-time Provider accrues PTO time in the following manner:

After successful completion of New Employee Evaluation Period (typically 3 months) – 1 year is pro-rated at 19.5 days

2-3 years of service accrues 28 days of PTO/yr.

4 – 5 years of service accrues 33 days of PTO/yr.

5+ years of service accrues 37 days of PTO/yr.

Part-time employees working half-time or greater receive pro-rated PTO.

Professional Growth



CME Reimbursement: Five non-accruing days per employment year and \$2,500. Available to full-time and part-time Providers with benefits (prorated for part-time employees).

Other Benefits



Transportation: Paid in full by VNA - Available to field staff at current federal rate.

Health Services: No cost to employee - TB testing, Hbg immunization for appropriate employees.

Payroll Deposit: Arranged by VNA - Direct deposit for those who elect to use it.

Voluntary Benefits

All Voluntary Benefits are paid in full by employee through payroll deductions.



Health: All available health plans may be purchased through payroll deduction.

Dental: Guardian HMO or PPO Dental Plan - may begin the first of the month following date of hire.

Vision: Guardian Vision Service Plan (VSP) - may begin the first of the month following date of employment.

Supplemental Insurance: Currently through Sun Life Insurance Company for Life and/or Disability Insurance.

Flexible Spending Account: Pre-tax savings for medical expenses and/or child care through TASC.

EAP: Employee Assistance Programs (EAPs) are FREE employee benefit programs that help employees and their families.