



**HOLY FAMILY
INSTITUTE**

Restoring Hope, Transforming Lives

**2018
TO
2019
BENEFITS
SUMMARY**

Holy Family Institute – 2018-2019 Benefits Summary Overview

BENEFIT	COVERAGE								
Medical Benefits with Difference Card	Highmark Community Blue Flex PPO \$5000 Plan with choice of levels of coverage. HFI subsidizes office visits & deductible with Difference Card Benefit includes \$10 copay for PCP office visits; \$30 for specialist; 100% coverage for preventive services. Annual Deductible w/ Difference Card -- \$500/individual; \$1,000/family or \$1,500/individual; \$3,000/family								
Prescription Drug Benefits	31 day (Retail) supply: 30% coinsurance \$15 minimum/\$100 maximum per script 90 day (Mail Order) supply: 30% coinsurance [mandatory after 2 refills at retail pharmacy] \$30 minimum/\$200 maximum per script								
Dental Benefits	Delta Dental of PA plans with choice of 2 levels of coverage <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;"><u>Low</u></td> <td style="width: 50%;"><u>High</u></td> </tr> <tr> <td>100% for preventive services</td> <td>100% for preventive services</td> </tr> <tr> <td>50% for basic services</td> <td>80% for basic services</td> </tr> <tr> <td>0% for major services</td> <td>50% for major services</td> </tr> </table>	<u>Low</u>	<u>High</u>	100% for preventive services	100% for preventive services	50% for basic services	80% for basic services	0% for major services	50% for major services
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100% for preventive services	100% for preventive services								
50% for basic services	80% for basic services								
0% for major services	50% for major services								
Vision Benefits	Highmark Vision PPO Plan covering eye exam, lenses and frames annually								
Flexible Spending Accounts (FSAs) Health Care:	Minimum plan year contribution of \$260 Maximum plan year contribution of \$2,650 Permitted to carry over up to \$500 of unused account balance into new plan year.								
Dependent Day Care:	Minimum plan year contribution of \$260 Maximum plan year contribution of \$5,000 (\$2,500 if married and filing separate tax returns.)								
Life Insurance/Accidental Death & Dismemberment (AD&D)	Company provides 1½ times the annualized base salary up to maximum of \$100,000 for both life & accidental death.								
Voluntary Life Insurance Employee Coverage	Employees working at least 20 hours/week may purchase a minimum of \$10,000 in additional coverage to maximum of \$100,000 in increments of \$10,000.								
Spouse Coverage	May purchase the lesser of 50% of employee election or \$50,000								
Children (birth to age 26)	May purchase: Birth to 6 months: \$1,000; 6 months to age 26: \$5,000 or \$10,000 Cost of coverage for children same no matter how many children are covered.								
Short-Term Disability (STD) (Fulltime employees only)	60% of base weekly salary up to maximum of \$600/week for up to 11 weeks for illness or injury that is not job related. (14-calendar day waiting period)								
Long-Term Disability (LTD) (Fulltime employees only)	60% of base monthly salary up to maximum of \$4,000/month after you have been continually disabled for at least 90 days for illness or injury that is not job related.								
401(k) Retirement Plan	Employees may make voluntary contributions 1 st of month following 30 days of service Discretionary Employer Contribution and Match Choice of pre-tax and/or Roth contributions Auto Enrollment Feature Full vesting after 3 years								
Vacation (10 mo. school employees not eligible)									
Fulltime Employees & Fulltime 12 Month Hourly School Employees	Annual accrual of 80 to 200 hours based upon years of service Accrual begins 1 st full pay period worked								
Fulltime 12 Month Salaried School Employees	Annual accrual of 120 hours up to 160 hours maximum per fiscal year.								
Part-time Employees	Employees regularly scheduled for 20 but less than 40 hours per week accrue on a pro-rated schedule consistent with regularly scheduled hours.								
Holidays	Company provides 11 paid holidays per calendar year; 10 mo. hourly school employees are eligible for 10 paid holidays								
Sick Time	First year accrual of 32 hours; cannot be taken until completion of 3 mos. Continuous service; 64 hours/year thereafter, up to maximum of 480 hours. Fulltime school employees receive 80 hours upon hire; 80 hours/school year thereafter, up to maximum of 480 hours.								
Personal Time	2 days per year after 1 year of service (awarded 1 st full pay period after 1 year). Fulltime school employees receive 2 days upon hire and beginning of each school year thereafter; must be used during school year (August to June).								
Bereavement Leave	Up to 3 days of paid leave upon the death of member of immediate family; 2 days for close relative outside immediate family								
Tuition Reimbursement (Fulltime employees only)	6 months to 2 years of service, maximum \$600/fiscal year; more than 2 years of service, maximum \$1,200/fiscal year. Grade of "C" ("B" for graduate courses) or better is required								
Tuition Discounts (Fulltime employees only)	Tuition discounts available from several local colleges & universities as long as participating in Company Tuition Reimbursement Program. Specific course of study may apply								
Employee Assistance Program (EAP)	Lytle EAP Partners provides confidential 24-hour, toll-free hotline and Web site with information and up to 6 counseling sessions for almost any life issue such as: family, child care, financial, legal, and many more.								