

# Sandhills Center Benefits Fact Sheet

## Retirement

Sandhills Center is a member of LGERS. Each employee contributes 6% of their salary to LGERS and SHC contributes 7.25% to this retirement fund. Sandhills Center pays 1.87% of base salary into a 401k retirement fund. Employees may contribute to this retirement account but it is not mandatory. Newly hired employees are immediately eligible to join LGERS, upon hire.

## ANNUAL LEAVE

Annual Leave accrues monthly based on length of service with Sandhills Center. Annual leave accrual is effective the first day of one's first full month of employment.

### Annual Leave Amount Earned

Years of Service with Sandhills	Hours Granted Each Month	Days Granted Each Year
Less than 2	8 hrs	12
2 but less than 5	10 hrs	15
5 but less than 10	12 hrs.	18
10 but less than 15	14 hrs.	21
15 but less than 20	16 hrs.	24
20 years or more	18 hrs.	27

## SICK LEAVE

Sick Leave is earned at the rate of one day per month of service. Sick leave is cumulative indefinitely. Sick leave accrual is effective the first day of one's first full month of employment.

## HOLIDAYS

The State holiday schedule is observed and copies are issued annually to Sandhills Center staff. Employees are also granted their birthday as a paid holiday.

**GROUP DENTAL INSURANCE**-Sandhills pays for employees' dental coverage. Cost of Dependent Coverage-EE and Spouse \$24.64, EE and Children \$21.28. Family \$32.25 per month, pre taxed. The Group Dental Insurance Plan is self-funded by Sandhills Center. Certificate of coverage includes a schedule of benefits for dental services and rates at which they are paid. The maximum benefit for each person covered per year is \$1,500.00. Coverage is available for spouse and dependent children. Dependent children are covered up to the age of 26. Dependent coverage also includes Orthodontic services for dependents under 19 years of age. The maximum lifetime benefit is \$500.00. *Dental plan contains a "one year waiting period"*. Newly hired staff are eligible to enroll the first day following their first full month of employment.

## DISABILITY INCOME INSURANCE

Disability Income Insurance is available on a Payroll deduction basis. If you are out of work due to sickness or an accident, expect to receive 60% of weekly salary (not to exceed \$250.00/\$500.00 per week). Benefits begin on the 31<sup>st</sup> day of being out of work and extend for a maximum of 104 weeks. Maternity benefits are also included in this coverage. This plan is employee funded. Newly hired staff are eligible to enroll the first day following their first full month of employment.

## GROUP LIFE INSURANCE-Cost of Dependent Coverage-\$0.88 per month

The benefit package includes Group Term Life Insurance. The schedule is two times annual salary with a \$50,000.00 maximum. Coverage is available for spouse and dependent children. Dependent children are covered up to the age of 26. \$2,000.00 – Spouse; \$1,000.00 – Each Dependent Child. Voluntary term life is also offered for our employees to purchase on themselves as well as for dependents. Newly hired staff are eligible to enroll the first day following their first full month of employment.

**COMPREHENSIVE MAJOR MEDICAL PLAN**-Cost of coverage for EE is \$49.26. Cost of Coverage-EE and Spouse \$256.01. EE and Children \$210.06. Family \$305.00 per month, pre taxed.

The Group Major Medical Health Insurance Plan is self-funded by Sandhills Center. Employees are responsible for paying \$50.00 per month (pre-taxed) for individual medical coverage. The plan contains a PPO Provision known as MedCost Preferred (Hospital and Doctor Provider Network). **80% Copayment rate after deductible has been met if service provided by a network provider. 60% Copayment rate after deductible has been met if service provided by a non-network provider.** Newly hired staff are eligible to enroll the first day following their first full month of employment.

### BASIC BENEFITS:

No life time limit Major Medical	\$200.00 Supplemental Accident Benefit
\$500.00 Deductible per Individual	\$1500.00 Deductible per Family
\$3500.00 Individual Out-of-pocket maximum	Yearly physical allowance for staff and spouse at 100% with no deductible
\$7000.00 Family Out-of-pocket maximum	

*\$250.00 Additional deductible if admitted to a hospital not part of the network. \$150.00 Deductible for non-emergency room visits to the emergency room.*

The plan includes cost containment features such as pre-hospitalization certification and a maternity case management program. Prescription cards are a part of the plan. Co-pay is \$10(generic)/\$25(preferred)/\$50(high-end preferred)/\$100(specialty). Coverage is available for spouse and dependent children. Dependent children are covered up to the age of 26. Prescription coverage is through Optum Rx. Newly hired staff are eligible to enroll the first day following their first full month of employment.

**VISION**-Voluntary vision is offered through Superior Vision. Costs are EE-\$6.18, EE and Spouse \$ 12.35, EE and Child \$14.12 and EE and Family \$21.78. Newly hired staff are eligible to enroll the first day following their first full month of employment.

## FLEXIBLE SPENDING ACCOUNT

Sandhills Center offers a flexible spending account to pay reimbursed medical expense and dependent care with pre-tax money. This is a voluntary payroll deduction. Employees must enroll annually. The maximum will be \$2600/person for medical and \$5,000 for dependent care/family. Newly hired staff are eligible to enroll the first day following their first full month of employment.

*All medical and dental claims must be submitted within 180 days. If submitted after 180 days, claims will be denied due to late filing.*

**OPEN ENROLLMENT IS IN NOVEMBER EACH YEAR! THE ONLY OTHER TIME CHANGES TO ELECTIONS CAN BE MADE IS WHEN A QUALIFYING EVENT OCCURS. NECESSARY CHANGES MUST BE MADE WITHIN 30 DAYS OF THE QUALIFYING EVENT.**