

# Arapahoe/Douglas Mental Health Network

## Benefits Overview

### 2007

#### BENEFIT QUALIFICATIONS

To qualify for Arapahoe Douglas Mental Health Network (ADMHN) benefit package you must be regularly scheduled to work 20 or more hours per week. Benefits become effective the first day of the month following your date of hire.

ADMHN is contributing 100% of the employee cost of the health (Kaiser HMO), dental, and group term life benefits. Employees are given the option to buy-up to an enhanced triple option medical plan and to purchase at their own expense other benefits offered by the company. The benefit list to choose from includes:

Medical Insurance (2 options)  
Dental Insurance  
Bonds  
Long Term Disability  
Short Term Disability

Group Term Life Insurance  
AFLAC coverage  
Prepaid Legal

#### Long Term and Short Term Disability Premiums:

Both long-term and short-term disability premiums will be on an after tax basis. The employee will pay the premium on an after tax basis and later becomes disabled, their benefit payments would not be taxed.

#### 401(k) Retirement Plan

ADMHN offers its employees the opportunity to participate in a 401(k) retirement savings plan. The plan is offered and managed by the Variable Annuity Life Insurance Company (VALIC). ADMHN will enroll employees and set up payroll deductions, but our VALIC representative will assist employees in managing their funds. Employees are eligible to participate in the 401(k) plan on the first of the month following date of hire or any first of the month thereafter. ADMHN will match employee contributions .50 on the dollar up to 3%. So, an employee who contributes 6% will receive the maximum 3% match.

The 401(k) plan is on a vesting schedule:

1<sup>st</sup> year 20%  
2<sup>nd</sup> year 40%  
3<sup>rd</sup> year 60%  
4<sup>th</sup> year 80%  
5<sup>th</sup> year 100%

The vesting applies only to ADMHN contributions. Employee contributions are not vested. For example, an employee who terminates employment after 2 years would be 40% vested and be eligible for only that portion (40%) of ADMHN's total contributions into their account. This vested portion is in addition to the total dollar amount the employee has contributed to their 401(k) plan of which they are eligible for in full.

### **Insurance Plans**

ADMHN offers the following plans to its employees:

- Medical/Vision Exam

Kaiser HMO  
Kaiser POS (Triple option plan)

- Dental

Delta

- Group Term Life

UNUM/Provident

- Short Term Disability and Long Term Disability

UNUM/Provident

Explanations of the above stated benefits are detailed in the attached packet along with an Insurance Election Form to identify your choices.

### **PTO, EIB and Holidays**

ADMHN combines vacation and holidays and refers to them as **Paid Time Off (PTO)**. Accrual of PTO is based on an employee's FTE. Full time employees (1.0 FTE/ 40 hrs.) with two or less years of employment will accrue 21.33 hours per month for a total of 256 hours or 32 days per year. PTO hours may be carried over from year to year. Accrual of PTO hours stops when an employee has accrued 256 hours.

After a full time employee has been employed for more than two years the accrual rate for PTO increases to 25.33 hours per month for a total of 304 hours or 38 days per year. PTO hours may be carried over from year to year. Accrual of PTO stops when an employee has accrued 304 hours.

The Extended Illness Bank (EIB) can only be used for illness or injury for yourself or an immediate family member. The first three days will be from your PTO bank. After an employee has been absent for three days, the time will then begin to draw from the EIB. A physician's statement will be required. The three day waiting period applies to each time an employee is absent due to illness or injury. The maximum EIB is 480 hours.

PTO and EIB updates are included once per month on your paycheck. Employees who begin their employment on or before the 15<sup>th</sup> of the month will accrue annual leave for that month. Employees who begin employment after the 15<sup>th</sup> of the month will not start accruing until the following month.

PTO will be paid out to an employee upon termination, EIB will not.

**The following holidays are observed by ADMHN:**

**New Years Day  
Martin Luther King Day  
President's Day  
Memorial Day  
Independence Day  
Labor Day  
Thanksgiving  
Friday after Thanksgiving  
Christmas Day**

ADMHN is officially closed on holidays, with the exception of Bridge House and Sante Fe House.

### **Flexible Spending Account**

ADMHN offers employees the opportunity to designate a specific dollar amount to be deducted from their paychecks on a pre-tax basis, to pay for unreimbursed medical expenses and/or child care expenses. Employees may withhold up to \$2,400 per year for medical expenses and up to \$5,000 per year in child care expenses. The flex plan follows a calendar year (January -December). Unused dollars cannot be reclaimed, so please plan your flex savings carefully. An employee who wishes to continue his/her flex plan following the end of a fiscal year must re enroll for the next fiscal year. Flex plan agreements do not automatically roll over from year to year.

Eligible medical expenses include, but are not limited to: eye glasses, contacts, braces, hearing aids, prescriptions, co-pays and deductibles. Some over the counter medications are eligible. Please see the plan outline for more specific inclusions/exclusions.

As expenses are incurred, employees need to submit receipts for those expenses along with a pink voucher. Vouchers must be submitted at least five working days prior to the next pay date in order to be applied to that pay period.

### **Pay Days**

Pay days are every other Friday. Checks are sent to each employee's home office and distributed on pay day.

### **Wellness Benefit**

**ADMHN offers a Wellness Program. It includes a Corporate Membership at three South Suburban Parks and Recreation locations. The program has several components that include nutrition, fitness challenge and stress reduction.□□**

### **Training and Education**

ADMHN offers a training and education benefit of \$200.00 per fiscal year for things such as workshops, seminars and college courses. Actual benefit amount is prorated based on an employee's FTE. Any form of training or education you would like to be reimbursed for must be job related and approved by both your supervisor and the Human Resources Department. To be eligible, employees must be employed 6 months.