

BENEFITS IN BRIEF 2013/2014

The following benefits are available to regular, full-time employees. In some instances, variations in benefits provided may occur due to program specifications, the funding source of the program and the nature of the services provided for the program. In all instances, these benefits are dependent upon the availability of funding from MV CDC's funding sources.

HEALTH INSURANCE

The employee may enroll for **Individual, Employee+1** or **Family** coverage through Anthem Blue Cross Blue Shield. Premium costs are shared by MV CDC and the employee.

Health Plan Details:

- \$30 PCP/\$60 SPC co-payment for office visits
- \$50 co-payment for Urgent Care
- \$150 co-payment for Emergency Room visit
- \$750.00/\$1,500.00 Deductible Individual/Family
- 80% after deductible for inpatient stay (hospitalization)
- 100% or 80% after deductible based on services for Diagnostic Lab & X-rays
- 80% after deductible for Coinsurance
- 80% coverage after deductible for Outpatient Surgical Facilities
- \$10 co-payment for Tier 1 prescription drugs.
- \$35 co-payment for Tier 2 prescription drugs.
- \$60 co-payment for Tier 3 prescription drugs.

BASIC LIFE INSURANCE/ACCIDENTAL DEATH OR DISMEMBERMENT INSURANCE(AD&D) And Optional Life

A minimum of \$25,000 to a maximum of \$50,000 term life insurance and AD&D insurance policies are provided for the employee through Anthem Life. Premium costs are fully paid by MV CDC for qualified employees as determined by the insurer. Optional life is also available for employees, spouse and children and is 100% funded by the employee.

LONG TERM DISABILITY

Long-term disability insurance is available to all active, full-time employees. In order to receive a monthly benefit, an employee must be unable to work for 90 consecutive days with a Total Disability. The monthly benefit is an amount equal to 60% of Covered Monthly Earnings.

DENTAL INSURANCE

The employee may enroll in **Individual or Family** coverage with Superior Dental Care Inc. Premium costs are shared by MV CDC and the employee.

\$1,000 annual maximum per person

- 100% coverage preventative dental visit, i.e., diagnostic, minor emergency procedures to relieve pain, and x-rays.
- After \$50 deductible/person/benefit year:
 - 80% coverage for basic restorative services, i.e., fillings, extractions, periodontal services or oral surgery.
 - 50% coverage for major restorative services, bridges, and dentures.

VISION INSURANCE

The employee may enroll in **Individual, Employee+1 or Family** coverage with Superior Vision; Premium costs are paid by the agency and cost sharing occurs on products and services rendered.

- Exams (Ophthalmologist and Optometrist)-\$10.00
- Materials and Contact Lens Fittings-\$25.00
- Frames-\$125.00 retail allowance, Contacts-\$120.00 retail allowance.
- Services/Frequency:
Exam, contact lens fitting, lenses, contact lenses every 12 months and frames every 24 months.

FLEXIBLE SPENDING ACCOUNT

MV CDC offers a flexible spending account, administered by a third party company, to employees who meet specific criteria. Eligibility criteria and plan limits will be set each school year. Eligible employees are only allowed to enroll in the plan during the open enrollment period.

PROFIT SHARING TRUST

Employees 18 years or older who have completed 4 months of service will be enrolled in the MVCDC, Inc. "Profit Sharing Trust" (Plan) that is 100% funded by MVCDC, Inc. Through this plan, employees accumulate capital for their future economic security. Distributions from this Plan are directed toward normal retirement at age 65.

Employees are vested on the following schedule:

6 years:	100%
5 years:	80%
4 years:	60%
3 years:	40%
2 years:	20%
Less than 2 years:	0%

403(b) TAX RETIREMENT PLAN

MVCDC has an agreement with John Coomer Investment Management to provide employees an opportunity to accumulate retirement income on a tax deductible basis, while enhancing their earnings on a pre-tax basis. Participation is voluntary. A personal financial investment counselor meets with employees at MVCDC to discuss their particular needs.

ANNUAL LEAVE

Employees who work 52 weeks per year are eligible for 3-4 weeks of annual leave based on years of service.

WINTER BREAK LEAVE

Employees who do not work 52 weeks per year and are hired by July 1st, paid from Head Start program funds, will receive two weeks paid winter break leave during the winter break.

SICK LEAVE

All employees working 30 hours or more per week and who have worked 4 months will accrue sick leave at the rate of .057692 multiplied by their hours worked per pay period. Sick leave may be used for doctor's appointments, for personal illness or for illness of employee's immediate family.

PERSONAL LEAVE

All full-time employees employed prior to July 1st of each year will be given 2 days of paid personal leave. New employees hired by November 30th will be given 1 day of personal leave for the school year, once they have completed 4 months of employment.

NOTE

- 1) The preceding is a summary of MVCDC benefits. While we believe this accurately describes our various plans, in the interest of space, we have been necessarily brief. Upon employment, personnel are issued a personnel policies and procedures handbook that outlines benefits in greater detail.
- 2) Contact the Human Resource staff if you need additional clarification (937) 226-5664.
- 3) Ensure that you have completed, submitted and signed all necessary benefit documents. Also, be sure to contact the HR staff if changes occur, e.g., new address, phone number, marital status, etc.

HOLIDAYS

7-9 regularly paid holidays are observed. If you choose to observe a day that is not a scheduled holiday, e.g., religious holiday, arrangements can be made in advance to use personal leave time or leave without pay. To be paid for the holiday, employees must work the day before and after the holiday or be in a paid leave status.

OTHER LEAVE

MVCDC grants additional leave with pay for jury duty, military reserve duty, and funeral/bereavement with prior approval.

UNEMPLOYMENT BENEFITS

Employees may be eligible for unemployment benefits during the summer lay-off period based upon previous work history. The Ohio Department of Job and Family Service make the determination.

CREDIT UNION

All MVCDC employees are eligible to join the FirstDay Financial and/or Wright-Patt Credit Unions. Payroll deductions may be made after completion of the proper forms.

EDUCATIONAL ASSISTANCE

MVCDC makes available to eligible employees reimbursement of tuition expenses for satisfactory completion of previously approved courses and degree programs. Reimbursement will be awarded based on the availability of budgeted funds.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

MVCDC provides an EAP at no cost. The EAP is a voluntary, confidential program designed to assist the employee and the employee's family.