

CVOEO Benefit Summary

CVOEO employees working a minimum of 20 hours week and 1000 hours a year are eligible for the following benefits the first of the month after 30 days of employment unless noted otherwise (benefits and premiums are subject to change).

1. Group Basic Life and Accidental Death and Dismemberment Insurance:

\$10,000 term life insurance provided by CVOEO at no cost to employee.

2. Voluntary Term Life Insurance:

You may purchase one or two times your annual wage to a maximum of \$100,000.

3. Disability Insurance: Short-term: eligibility begins after a 14-day waiting period, continues for up to 24 weeks from eligibility. Benefit is 2/3 of weekly gross wage up to a maximum of \$800/week.

Long-term: starts in 25th week of eligibility, and continues indefinitely (two years maximum for mental-health), subject to plan provisions. Benefit is 2/3 of weekly gross wage up to the maximum of \$3,000 per month.

Disability Insurance is provided by CVOEO at no cost to the employee.

4. Medical Insurance: BlueCross BlueShield of VT Health Insurance Plan
CVOEO offers a Health Reimbursement Plan through BCBSVT. CVOEO currently pays 84% of the cost of employee-only coverage and 80% of the cost of 2-person and family coverage. This will be discussed further at your orientation meeting with Human Resources.

Health insurance coverage for domestic partners is available – please let us know if you need additional information.

5. Dental Insurance: Northeast Delta Dental

Employee Cost effective 10/01/19: **no cost to employee**

Benefits: 100% coverage on Type 1 procedures (such as routine exams, cleanings)
 80% on Type 2 procedures (such as fillings)
 50% on Type 3 procedures (such as bridges and crowns)

Annual deductible applies on levels 2, 3 and 4: \$50 per person, \$150 per family.

Dental Insurance co-pay is the difference between single and family coverage.

6. Vision Reimbursement Program: For employees enrolled in our BCBSVT Health Insurance plans, CVOEO offers reimbursement of 80% of eye exams and 80% (not to exceed \$200) of glasses or contact lenses. This benefit is payable once within a two year period for each covered family member. For employees not enrolled in BCBS, we offer a voluntary vision plan through **VSP**.

7. Cafeteria Plan: allows employee to elect to have deductions for insurance premiums made before calculation of payroll taxes for period.

8. Health and Dependent Care Flexible Spending Accounts: allow you to use tax-exempt funds to pay for eligible healthcare or dependent care expenses.

9. Tax-Sheltered Annuity Retirement Account: Our 403(b) plan allows employees to make pre-tax contributions to a tax-deferred retirement account. You may begin participating in this benefit immediately.

10. Membership in NorthCountry Federal Credit Union: CVOEO deposits the initial \$25 to open an account. A full range of credit union services are available to employees and immediate family members.

11. Income Advance Loan: CVOEO has entered into an agreement with NorthCountry Federal Credit Union (NCFCU) to provide an Income Advance Loan to CVOEO employees to be used for emergency expenses. To be eligible to apply for the loan, employees must have a minimum of six months of service with CVOEO and have no documented disciplinary actions in the past six months. Employees can obtain up to an \$800 loan at an interest rate determined by NCFCU. The loan must be repaid within six months via paycheck deductions.

12. Employee Assistance Plan: free and confidential counseling and referral service to all employees and their family members provided by UniCare.

13. Hepatitis B Vaccine and Tuberculosis Screening: offered at time of employment at no cost to employee.

14. Holidays: up to 13 paid holidays each year

15. Vacation, sick and personal time for 40 hours/week employees are as follows:

Vacation – accrues at the end of each month as follows:

Year 1:	10 hours/month
Year 2:	12 hours/month
Year 3:	13 hours/month
Years 4-6:	14 hours/month
Years 7-9:	15 hours/month
Years 10-12:	16 hours/month
Years 13 and beyond:	17 hours/month

Sick – 10 hours monthly accrues at the end of each month.

Personal – annual allotment at beginning of fiscal year

Year 1:	24 hours
Year 2:	32 hours
Year 3:	40 hours