

**Benefits for Full-Time Hourly Employees**

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| **Insurance coverage is effective the first of the month following the first day of employment. The plan year coincides with CWI’s fiscal year, which is July 1 to June 30.** | | | | | | | | |
| **Medical Plan Options** | | **Preferred Provider**  **Organization (PPO)** | | **Traditional** | | | **High Deductible** | |
| Annual Deductible | | $250 Individual  $750 Family | | $350 Individual  $1,050 Family | | | $2,000 Individual  $6,000 Family | |
| Co-Insurance | | 85% Insurance  15% Employee | | 80% Insurance  20% Employee | | | 70% Insurance  30% Employee | |
| Office Visit | | $20 Co-Pay | | Applied to Deductible | | | Applied to Deductible | |
| **Prescription Plan** | | The Prescription benefit is the same for all three plans.  Generics: $10 (30 day supply)  Name Brand: $25  Non-formulary: $50 plus difference between generic and name brand costs. | | | | | | |
| **Vision Plan** | | Included with all Medical Plans | | | | | | |
|  | | Eye Exam – $50 per year/member Frames –$50 every two years/member  Single lenses –$50 per year/member Trifocal lenses – $95 per year/member  Bifocal lenses – $80 per year/member Lenticular lenses – $125 per year/member  Similar contact lens coverage | | | | | | |
| **Dental Plan** | | All employees with medical coverage are required to participate in the Dental plan; dependent coverage is optional. | | | | | | |
| Annual Deductible | | $25 per person. Waived for PPO diagnostic and preventive services | | | | | | |
| Annual Maximum Benefit | | $1,000, not including orthodontic benefit | | | | | | |
| Diagnostic and Preventive Services | | 80% of allowable charges if Blue Cross PPO provider; 70% for non-PPO provider | | | | | | |
| Basic: Fillings; Root Canals; Extractions | | 80% of allowable charges if Blue Cross PPO provider; 70% for non-PPO provider  80% of allowable charges if Blue Cross PPO provider; 50% for non-PPO provider | | | | | | |
| Major Restorative Services | | 50% of Allowable charges, after 12-month waiting period | | | | | | |
| Orthodontic Services | | 50% up to $1,000 maximum for children under 17, after 12-month waiting period | | | | | | |
| **Monthly Premiums** | | | | | | | | |
|  | Employee Only | Employee + Spouse | Employee + Child | | Employee + Children | Employee + Spouse + Child | | Employee + Spouse + Children |
| PPO | $35.00 | $89.00 | $61.00 | | $82.00 | $111.00 | | $127.00 |
| Traditional | $43.00 | $108.00 | $76.00 | | $99.00 | $135.00 | | $151.00 |
| High Deductible | $28.00 | $75.00 | $51.00 | | $69.00 | $94.00 | | $106.00 |
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| Dental | $8.00 | $37.00 | $31.00 | | $47.50 | $52.74 | | $61.00 |
| **Employee Assistance Program (EAP)** | | Employees and their dependents are eligible for the EAP. This includes five counseling visits per plan year per person at no cost to the employee. Pre-authorization is required. Services are designed to help the employee cope with any mental health, chemical dependency, marital or family issues. Mental health benefits are included under the major medical plan administered by Blue Cross of Idaho and are subject to the plan’s deductible, coinsurance, and out-of-pocket maximums. | | | | | | |
| **Life Insurance** | | Basic life insurance is provided by CWI. It pays the beneficiary 100% of the employee’s annual salary, but not less than $20,000. Voluntary term life insurance may be purchased by the employee (1x, 2x, or 3x annual salary), and for spouse and dependents. | | | | | | |
| **Retirement** | | PERSI Base Plan: Participation is mandatory for all benefit-eligible hourly (non-exempt) employees. Employee contribution rate is 6.23%; CWI contributes 10.39% of the employee’s earnings. For more information about PERSI, go to <http://www.persi.idaho.gov> | | | | | | |
| **Voluntary Retirement Plans** | | PERSI members may contribute to the PERSI Choice 401(k) plan and/or the Nationwide 457(b) plan. In addition, there are pre-and post-tax voluntary retirement programs available through VALIC or TIAA-CREF. | | | | | | |
| **Short-Term Disability and Long-Term Disability** | | Short- and long-term disability insurance is provided by CWI. Short-term disability pays 60% of the employee’s monthly pre-disability salary for up to 26 consecutive weeks after completion of a 30-day waiting period or exhaustion of all sick leave, whichever is longer. Long-term disability pays 60% of the employee’s monthly pre-disability salary and begins after week 26 until the employee is no longer disabled or reaches age 70, whichever occurs first. | | | | | | |
| **Holidays** | | There are ten paid holidays per year. | | | | | | |
| **Sick Leave** | | Full-time employees accrue sick leave at the rate of 8 hours per month. | | | | | | |
| **Vacation** | | Full-time hourly employees accrue vacation leave based on the length of service with CWI at the rates listed below.  LENGTH OF SERVICE RATE OF ACCRUAL MAXIMUM  0 – 24 months 1 ¼ days per month 30 days  25 – 72 months 1 ½ days per month 30 days  More than 72 months 1 ¾ days per month 30 days  Part-time benefit-eligible employees accrue vacation on a prorated basis depending on hours worked. | | | | | | |
| **Tuition Waiver** | | The tuition waiver program allows benefit-eligible employees and their spouses to attend classes for a $20 registration fee per semester plus a 10% per credit hour payment. Reciprocity with other Idaho public colleges/universities is available with some restrictions. | | | | | | |
| **Other Benefits** | | * Idaho IDEAL College Savings Program (Section 529 plan) * Pre-paid legal services plan through ARAG * Reduced rates for home and auto insurance through Liberty Mutual * Discounted cell phone rates through Verizon, T-Mobile, and AT&T * Discounts on Dell computers * Discounts on Morrison Center performances and other recreational activities * Idaho Athletic Club and other fitness center discounts * AFLAC * Membership in Idaho Central or Capital Educators credit unions * and more… | | | | | | |

7/1/12