

# EMPLOYEE BENEFITS

## FULL-TIME HOURLY EMPLOYEES

# 2019

Benefits outlined in this packet are available to full-time Hourly employees. Benefits are available on the 1st of the month after a waiting period identified for each benefit.

Employees with any benefit changes outside of open enrollment should contact an HR representative at [benefits@voamid.org](mailto:benefits@voamid.org) or 502.636.4634.

### INSIDE YOU WILL FIND DETAILS ON:

- Medical (pg 1)
- Dental (pg 2)
- Vision (pg 2)
- Life insurance (pg 3)
- Short-term disability (pg 3)
- Long-term disability (pg 3)
- Hospital indemnity, accident & critical illness insurance (pg 4)
- Legal Services (pg 5)
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## NEED HELP? GIVE US A CALL!

[benefits@voamid.org](mailto:benefits@voamid.org)

502.636.4634

### MEDICAL



Two medical offers through Anthem

Waiting period: 1st of the month following 60 day(s) of employment

*Must work at least 30 hours per week*

Benefits	Anthem HS1 \$1,000	Anthem HS4 \$5,000	Anthem Safe Harbor \$5,000
Single/Family deductible	\$1,000/\$3,000	\$5,000/\$15,000	\$5,000/\$10,000
Single/Family Out of Pocket	\$5,000/\$10,000	\$10,000/\$20,000	\$6,450/\$12,900
Primary Care Office Visit	\$20 copay + 50% coinsurance	\$20 copay + 50% coinsurance	Deductible then \$30 copay
Specialist Office Visit	\$20 copay + 50% coinsurance	\$20 copay + 50% coinsurance	Deductible then \$60 copay
Inpatient Services	80% after \$500 copay	80% after \$1,000 copay	100% after deductible
Outpatient Services	80%, subject to deductible	80%, subject to deductible	100%, after deductible
Emergency Room	80% after \$150 copay	80% after \$150 copay	Deductible then \$250 copay
Urgent Care	\$75 copay	\$75 copay after deductible	
Prescription Drugs	Generic = \$10, Brand name = no coverage Mail order = \$20 copay for generic only	Generic = \$10, Brand name = no coverage Mail order = \$20 copay for generic only	After deductible, \$10/\$30/\$50/25% with \$250 max
Employee Cost Per Pay Period			
Employee only	\$156.69	\$98.82	\$49.06
Employee & Spouse	\$413.39	\$292.01	\$394.34
Employee + Child	\$317.70	\$219.97	\$265.70
Family	\$645.06	\$466.34	\$630.93

### Important Disclosures:

- The high deductible medical plan option (Safe Harbor) meets the definition of adequate and affordable coverage according to Health Care Reform.
- Same/Opposite Sex Domestic Partner coverage available for ALL lines of coverage. Completed affidavit is required.
- Working spouses who have coverage available to them are not eligible for coverage on the VOA medical plans.
- Only in-network benefits are shown on these summaries. For a full summary of benefits and coverage and detailed plan information, please contact HR representative at 502.636.4634 for further information.
- Per Affordable Care Act guidelines, all employees must select or waive all coverages. This requires all employees to participate in open enrollment.

*This is a brief overview of benefits and does not include all details or disclosures. If you would like more detailed information, please contact your HR representative at 502.636.4634.*



## DENTAL

Your dental networks are: Dental - DentalGuard Pref NAP - Kentucky Buy-Up and Dental - DentalGuard Pref - Kentucky

Waiting period: 1st of the month following 60 day(s) of employment

*Must be a full-time employee (40 hours per week)*

	PPO Plan 1 HIGH	PPO Plan 2 LOW
Benefits	Plan Pays In/Out	Plan Pays In/Out
Deductible	\$50 single/\$150 family	\$50 single/\$150 family
Preventive Services	100% / 100%	100% / 100%
Basic Services	80%/80%	80%/50%
Major Services	50%/50%	50%/25%
Orthodontic Services	50%, \$1,000 lifetime max	50%, \$1,000 lifetime max
Annual Maximum	\$1,000	\$1,000
Per Pay Period Rates		
Employee only	\$13.37	\$8.86
Employee + Spouse	\$28.18	\$18.67
Employee + Child	\$38.08	\$27.03
Family	\$52.88	\$36.84

## VISION

Your network is the Davis - Full Feature - Designer

Waiting period: 1st of the month following 60 day(s) of employment

*Must be a full-time employee (40 hours per week)*

Benefits	Davis Network
Exam Copay	\$20
Materials Copay	\$20
Lenses	100%
Frames	\$135 allowance
Contact Lenses	\$135 allowance
Exams	Every 12 months
Lenses (for glasses or contact lenses)	Every 12 months
Frames	Every 24 months
Per Pay Period Rates	
Employee only	\$3.24
Employee + Spouse	\$5.45
Employee + Child	\$5.55
Family	\$8.78

## SHORT-TERM DISABILITY

If you suffer a covered disability while insured by this plan, you'll receive monetary benefits designed to help you maintain your normal lifestyle. This program covers disabling injuries or sicknesses sustained off the job that last beyond the elimination period.

VOA-Mid States provides a weekly benefit equal to \$100 for all full-time employees. Optional additional coverage allows you to increase your maximum weekly benefit to a maximum of \$500 (\$400 from employee, \$100 from VOA), in units of \$50, not to exceed 66.67% of your weekly covered earnings.

## LONG-TERM DISABILITY

Once short-term disability benefits expire, VOA-Mid States provides employees classified as managers/leadership team with long-term disability insurance that pays 60% of your salary, up to \$5,000. Please contact your HR representative at 502.636.4634 to determine if you are eligible.

## LIFE INSURANCE

Waiting period: 1st of the month following 60 day(s) of employment  
*Must be a full-time employee (40 hours per week)*

Life insurance provides crucial financial protection for your family if something were to ever happen to you. Benefits can be used towards income replacement, a mortgage, outstanding debt, and more - allowing you to take care of your loved ones even after you are not there.

VOA-Mid States provides Basic Life Coverage for all full time employees in the amount of 200% of your annual salary, to a maximum of \$150,000 with a minimum amount of \$10,000.

You have the opportunity to purchase additional life insurance ranging from \$15,000 to \$500,000. Coverage can also be purchased for your spouse and children. Evidence of insurability may be required.

## VOLUNTARY LIFE INSURANCE

<b>Employee Volume Amount</b>	Plan A Flat \$15,000 Plan B Flat \$20,000 Plan C Flat \$25,000 Plan D Flat \$50,000 Plan E Flat \$75,000 Plan F Flat \$100,000 Plan G Flat \$125,000 Plan H Flat \$150,000 Plan I Flat \$250,000 Plan J Flat \$500,000
<b>Spouse Volume Amount</b>	50% of the Employee's volume to a maximum of \$250,000
<b>Child Volume Amount</b>	Ages 14 Days to 6 Months 10% of Employee's volume to a maximum of \$10,000 Ages 6 Months to 26 Years 10% of Employee's volume to a maximum of \$10,000
<b>Member Guaranteed Issue</b>	Ages 15-64 \$125,000 Ages 65-69 \$50,000 Ages 70 and up \$10,000
<b>Spouse Guaranteed Issue</b>	Spouse's Age 15-64 \$50,000 Spouse's Age 65 and up \$10,000
<b>Child Guaranteed Issue</b>	There is no guaranteed issue. All amounts are approved.
<b>Cutbacks</b>	35% at age 65 60% at age 70 75% at age 75 85% at age 80

Prices vary depending on level of coverage and age of employee. Please contact HR Representative at 502.636.4634 for pricing details.

## VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

<b>Employee Volume Amount</b>	Flat \$15,000 Flat \$20,000 Flat \$25,000 Flat \$50,000 Flat \$75,000 Flat \$100,000 Flat \$125,000 Flat \$150,000 Flat \$250,000 Flat \$500,000
<b>Member Guaranteed Issue</b>	There is no guaranteed issue. All amounts are approved.
<b>Spouse Guaranteed Issue</b>	There is no guaranteed issue. All amounts are approved.
<b>Child Guaranteed Issue</b>	There is no guaranteed issue. All amounts are approved.
<b>Cutbacks</b>	35% at age 65 60% at age 70 75% at age 75 85% at age 80



## ACCIDENT INSURANCE

Waiting period: 1st of the month following 60 day(s) of employment  
*Must be a full-time employee (40 hours per week)*

Accident insurance provides a financial cushion for life’s unexpected events. You can use it to help pay costs that aren’t covered by your medical plan. It provides you with a lump-sum payment—one convenient payment all at once—when you or your family need it most. The extra cash can help you focus on getting back on track, without worrying about finding the money to help cover the costs of treatment.

And best of all, the payment is made directly to you, and is in addition to any other insurance you may have. It’s yours to spend however you like, including for you or your family’s everyday living expenses.

Whatever you need while recovering from an accident or injury, accident insurance is there to make life a little easier.

Payments made for over 150 covered events, such as: fractures, concussions, and 2nd & 3rd degree burns. This plan provides protection for covered events experienced while off the job only.

Enroll today. For questions, please call MetLife at 1.800.GET.MET8 (1.800.438.6388).

Coverage Levels	Employee Costs (LOW)	Employee Costs (HIGH)
Employee Only	\$4.00	\$7.27
Employee + Spouse	\$8.32	\$15.17
Employee + Children	\$8.68	\$15.79
Family	\$10.87	19.76\$

## CRITICAL ILLNESS INSURANCE

Provides a lump-sum payment for covered conditions such as heart attack, cancer or stroke. Coverage options are \$10,000 or \$20,000.

### Monthly Premium/\$1,000 of Coverage

Attained Age	Employee Only	Employee + Spouse	Employee + Children	Employee + Spouse / Children
<25	\$0.46	\$0.79	\$0.81	\$1.15
25–29	\$0.48	\$0.85	\$0.84	\$1.20
30–34	\$0.63	\$1.08	\$0.99	\$1.44
35–39	\$0.85	\$1.44	\$1.21	\$1.80
40–44	\$1.30	\$2.15	\$1.66	\$2.50
45–49	\$1.87	\$3.07	\$2.23	\$3.43
50–54	\$2.58	\$4.29	\$2.94	\$4.65
55–59	\$3.53	\$5.94	\$3.88	\$6.30
60–64	\$4.95	\$8.40	\$5.30	\$8.76
65–69	\$7.14	\$12.11	\$7.50	\$12.47
70+	\$10.47	\$17.33	\$10.82	\$17.69

## HOSPITAL INDEMNITY INSURANCE



Waiting period: 1st of the month following 60 day(s) of employment  
*Must be a full-time employee (40 hours per week)*

Payments made if you are admitted or confined to a hospital due to an illness or injury. Please contact an HR representative at 502.636.4634 or [benefits@voamid.org](mailto:benefits@voamid.org) for additional information.

Benefits			Low plan	High plan
Category	Subcategory	Benefits		
Accident - Hospital Benefits	Accident -Hospital Admission Benefit	Non- ICU Hospital Admission payable 1 time per Accident Intensive Care Unit Admission payable 1 time per Accident	\$500 \$1,000	\$1,000 \$2,000
	Accident - Hospital Confinement Benefit	Non- ICU Hospital Confinement is payable for up to 31 days per covered person. (starting on day 1) ICU Accident Hospital Confinement is payable for up to 31 days per covered person (starting on day 1).	\$100 \$200	\$200 \$400
	Rehab	Inpatient Rehabilitation Benefit is payable for up to 15 days per covered person per accident, but not to exceed 30 days per calendar year.	\$100	\$200
Other Benefits	Health Screening	Health Screening Benefit	\$50	\$50
Sickness - Hospital Benefits	Sickness - Hospital Admission Benefit	Non- ICU Hospital Admission payable 1 time(s) per calendar year Intensive Care Unit Admission payable 1 time(s) per calendar year	\$500 \$1,000	\$1,000 \$2,000
	Sickness - Hospital Confinement Benefit	Non-ICU Sickness Hospital Confinement is payable for up to 31 days per covered person (starting on day 1). ICU Sickness Hospital Confinement is payable for up to 31 days per covered person (starting on day 1).	\$100 \$200	\$200 \$400

Hospital Indemnity Insurance	Monthly Cost to You	
Coverage Options	Low Plan	High Plan
Employee	\$14.45	\$27.46
Employee & Spouse	\$28.17	\$53.20
Employee & Child(ren)	\$23.25	\$43.91
Employee & Spouse/Child(ren)	\$39.08	\$73.60

## LEGAL SERVICES

Waiting period: 1st of the month following 60 day(s) of employment  
*Must be a full-time employee (40 hours per week)*

Take advantage of MetLaw® – a money-saving benefit available for Volunteers of America employees. When you need legal assistance, as we all do at some point, will you be prepared to handle the high legal fees - which can range upwards of \$3381 an hour? MetLaw is a smart, simple, affordable way to plan ahead and save money on common legal issues we all face. For a low \$21 a month, you'll have access to a network of experienced attorneys, ready whenever you are.

Whether you are just starting out, married with kids or getting ready to retire, MetLaw can save you money.

Just a few times in life you might need legal help.

MetLaw is as easy to use as it is affordable, with an experienced service team to help you find the right lawyer. Plus, there are no deductibles, copays, or claim forms when you use a network attorney.

Age range	Common legal matters by age	
18 – 34	<ul style="list-style-type: none"> <li>Dealing with credit card debt</li> <li>Resolving landlord disputes</li> </ul>	<ul style="list-style-type: none"> <li>Marriage agreements</li> <li>Buying a first home or condo</li> </ul>
35 – 50	<ul style="list-style-type: none"> <li>Refinancing a home</li> <li>Adopting a child</li> </ul>	<ul style="list-style-type: none"> <li>Legal help for a child at college</li> <li>Preparing a will</li> </ul>
51 – 69	<ul style="list-style-type: none"> <li>Preparing for a tax audit</li> <li>Selling a home</li> </ul>	<ul style="list-style-type: none"> <li>Resolving ID theft</li> <li>Arranging care for an elderly parent</li> </ul>

**Cost: \$21 per pay period**

*This is a brief overview of benefits and does not include all details or disclosures. If you would like more detailed information, please contact your HR representative.*



## 403(B) TAX DEFERRED RETIREMENT PLAN

A 403(b) plan allows you to save and invest pretax dollars through a voluntary salary contribution. Contributions and any earnings on contributions are tax-deferred until money is withdrawn. VOA Mid-States will contribute a maximum of 3% match for employees who have completed 12 months of service, but you are welcome to enroll in the plan on the first of the month after 60 days of employment.

Contact Human Resources at 503.636.4634 or [benefits@voamig.org](mailto:benefits@voamig.org) to enroll.

### Employee contributions

Eligibility: Immediate

Before-tax contributions: 1 to 100% of eligible compensation

2019 IRS contributions limits before-tax contributions only: \$18,500, \$24,500 (age 50+)

### Volunteers of America contributions

Employer matching contributions

- Discretionary
- Employer will contribute \$.50 for each \$1.00 an employee defers; up to 6% of compensation will be matched
- Completed 12 months of service

Vesting

- Ownership of employer contributions
- Employer matching contributions vesting schedule: 5 year graded schedule

### Empower Retirement Advisory Services

Assistance	Type of investor	Summary
Online Investment Guidance	Do-it-myself investor	Provides asset allocation information to help you select your investments
Online Investment Advice	Help-me-do-it investor	Provides specific portfolio recommendations (\$25 annual fee, deducted quarterly)
Managed Account Service	Do-it-for-me investor	Provides ongoing professional asset management and ongoing communication and direct support for an asset based fee.

**There is no guarantee provided by any party that participation in any of the Advisory Services will result in a profit or that the related account will outperform a self-managed portfolio invested without assistance.**

## THE ADP ADVANTAGE

855.547.8508



A more human resource.™

MyLife Advisors can help you navigate the many opportunities and questions you may have.

- Website support
- Payroll questions
- Employment verification: dates of employment, position/title, salary information
- Multilingual

Wellness programs and tools are available.

- Apps/fitness devices
- Beauty & skin care
- Diet plans
- Fitness clubs & plans
- Personal care
- Spas & yoga
- Sports gear
- Vision care
- Vitamins & supplements
- Stress management
- Smoking cessation
- Weight management
- Preventative health
- Prenatal health
- Mediation

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# TAKE ADVANTAGE OF YOUR FREE VALUE ADDED SERVICES FOR FULL-TIME EMPLOYEES

*Available after 90 days of employment with the exception of Teledoc and EAP.*

## GROUP PAID BASIC LIFE INSURANCE POLICY

Life insurance provides crucial financial protection for your family if something were to ever happen to you. Benefits can be used towards income replacement, a mortgage, outstanding debt, and more - allowing you to take care of your loved ones even after you are not there.



VOA-Mid States provides Basic Life Coverage for all full time employees in the amount of 200% of your annual salary, to a maximum of \$150,000 with a minimum amount of \$10,000.

You have the opportunity to purchase additional life insurance ranging from \$15,000 to \$500,000. Coverage can also be purchased for your spouse and children. Evidence of insurability may be required.

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## TELEDOC - TALK TO A DOCTOR ANYTIME FOR FREE - AVAILABLE IMMEDIATELY

New Telemedicine offering available to ALL VOA-Mid States employees. Household family members also have access to Teladoc. No consult fee. Save money and time by using Teladoc at **855.847.3627**. This **FREE** service is available **24/7/365** for you and anyone in your household to a board certified physician by phone or video chat.



Teladoc doctors can treat acute, short term conditions such as:

- Cold and Flu Symptoms • Sinus Infection • Allergies • Respiratory Infection • Bronchitis
- Pink Eye • Urinary Tract Infection • Rash

Call to request a consultation » Doctor calls you back » Explain your issue » Get a diagnosis » Prescription sent to your pharmacy of choice » No limit to number of times you can call

Information and ID card will be mailed to your home address.

## EMPLOYEE ASSISTANCE PROGRAM (EAP) - AVAILABLE IMMEDIATELY

Access to a fully-licensed and trained staff to assist employees and their household members with personal issues such as:

- Drug and Alcohol Abuse • Legal and Financial Issues • Marital/Relationship • Parent/Child Conflict • Family Issues Elder/Childcare • Emotional Stress Depression • Personal Grief or Loss Retirement Issues • Work-life Balance • Anger Management



VOA employees and their household members will have six face-to-face, in-office assessment and counseling sessions per problem per year. You also have access to a 24-hour confidential toll-free phone consultation, assessment and referral by calling **800.441.1327**. Our regional EAP Account Manager is Katherine Trentham, LCSW who can be reached at 502.451.8262 or [ktrentham@waynecorp.com](mailto:ktrentham@waynecorp.com).