

Wernle Youth and Family Treatment Center



Benefits Summary

Full Time Staff

The following is a summary of employee benefits based on full-time employment for employees at 30 hours or greater. **Employee only and employee + children coverage offered.**

Coverage will begin on the first day following 90 days of employment. For detailed information and interpretation of any benefits, contact the Human Resources Department.

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Retirement Plan Option		
<p>Automatic Contributory Retirement Plan – 401 (K) Ohio National Financial Services (effective 10/1/2015) <i>Eligible after 1 year of employment (1000 hours). Must be 21 years of age.</i></p>	<p>You can save for retirement by contributing to this plan. You are considered vested immediately upon enrolling in the plan. In the event of death, your beneficiary(ies) is(are) eligible to receive your account balance. Employer contributions vested after 2 years of service.</p>	<p>You can contribute the maximum allowed by law. Employer matching contribution up to a certain percentage.</p>

Medical Plan Option		
<p>Waive Coverage</p>	<p>You may elect to waive coverage.</p>	
<p>Non-Network Coverage, True Cost Benefit Plan (Medicare Plus Bonus)</p>	<p>The custom design plan requires no PPO, zero deductible, no coinsurance (just copays).</p>	<p>You will contribute a portion of the cost for this plan on a pre-tax basis.</p>

Dental Plan Option		
<p>Waive Coverage</p>	<p>You may elect to waive coverage.</p>	
<p>Network: Guardian (DentalGuard Preferred) *Employees electing dental automatically receive a \$1,000 Critical Illness Policy. College tuition benefit rewards program also available.</p>	<p>You may utilize any dental care provider you choose. This plan has an annual deductible. You share in the cost of eligible expenses after meeting the Plan's deductible. You have the option of choosing network and/or nonnetwork providers. If you utilize non-network providers, your costs will be higher.</p>	<p>You will contribute a portion of the cost for this plan on a pre-tax basis.</p>

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Vision Plan Option (Guardian)		
Waive Coverage	You may elect to waive coverage.	
Guardian (VSP Network)	You may utilize any eye care provider you choose, but you will have significant savings using an in-network provider.	You will contribute a portion of the cost for this plan on a pre-tax basis.

Flexible Spending Account (Guardian)		
Health Care Flexible Spending Account	This plan allows you to pay for eligible health care expenses that are not fully covered or are not eligible for coverage under your medical or dental plans. You may carry over any unused balance to the following plan year. You have until 02/28 of the subsequent year to use up your prior year's account balance.	The minimum contribution is \$120/year and the maximum contribution is 2,650/year.
Dependent Daycare Account	This plan allows you to be reimbursed for eligible dependent daycare expenses. You may carry over any unused balance to the following plan year. You have until 02/28 of the subsequent year to use up your prior year's account balance.	The minimum is \$120/year contribution and the maximum contribution is \$5,000 (or \$2500 depending on IRS filing status).

Short Term Disability Plan Option (Guardian)		
Waive Coverage	You may elect to waive coverage.	
60% after 1 st Day of Accident/8 th Day of Illness Duration of Benefit – 26 weeks	Short Term Disability (STD) benefits are designed to replace a certain percentage of your income if you are disabled and unable to work.	You will contribute a portion of the cost for this plan on an after-tax basis.

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Employee Life Insurance Options		
Basic Term Life Insurance (Guardian)	Wernle pays for coverage in the amount of 1 x your annual salary up to a maximum of \$50,000.	100% paid by Wernle
Voluntary Term Life Insurance (Guardian)		100% paid by Employee
Waive Coverage	You may elect to waive coverage	N/A
Employee Benefit \$10,000 to \$500,000 in \$10,000 increments	You may elect additional life insurance for yourself.	You pay the full amount of any coverage through payroll deductions. Contributions are made on a pre-tax basis.
Spousal Benefit \$10,000 to \$500,000 in \$10,000 increments	Wernle offers life insurance for your spouse. If your spouse dies while covered, the plan pays you a benefit. You are always the beneficiary for any spousal life insurance.	You pay the full amount of any coverage through payroll deductions. Contributions are made on an after-tax basis.
Dependent Child(ren) Benefit Age 14 Days to 6 Months - \$1,000 Age 6 Months to Age 26 - \$2,500, \$5,000, \$7500, or \$10,000	Wernle offers life insurance coverage for your eligible dependent children. If a dependent child dies while covered, the plan pays you a benefit. You are always the beneficiary for any dependent life insurance.	You pay the full amount of any coverage through payroll deductions. Contributions are made on an after-tax basis.

Paid Days Off
Full time employees receive a prorated amount of PDOs upon completion of 90-day introductory period. PDOs will be calculated based on date of hire. They will be available to use beginning on the first day of the month following the 90-day anniversary. You will receive five PDOs at the beginning of the calendar year (January 1 st), and an additional five PDOs coinciding with the employee's anniversary date.

Floating Holidays
Wernle is a 24/7 treatment facility, so it is not feasible for all employees to have all national holidays off. The Floating Holiday policy is intended to give you additional days off in lieu of national holidays. Floating Holidays are available to benefit eligible employees only. All benefit eligible employees will receive six floating holidays to use within the calendar year. New employees receive a portion of floating holidays based on their hire month.

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Overview of Benefits Available to Wernle Employees

Retirement – 401 (K) Plan Medical Insurance (inclusive of prescription coverage) Employee Wellness Center Dental Insurance- *Employees electing dental automatically receive a \$1,000 Critical Illness Policy College Tuition Benefit Rewards (when dental plan elected) Vision Insurance Short Term Disability Employee Life Insurance Accidental Death and Dismemberment Insurance Spouse and Child Life Insurance	Paid Days off/Floating Holidays Leaves of Absence Free Lunch Payroll Direct Deposit Payroll Check Card Discounts on Entertainment, Activities and Services Employee Assistance Program Training and Development Opportunities Notary Public
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