# **JCEO Employee Benefit Summary**

(Full details available in the JCEO's Personnel Policies and Procedures Manual)

### Medical:

JCEO provides regular full-time employees working more than (26) twenty-six hours per week medical insurance. Eligibility for enrollment begins on the 90<sup>th</sup> day of employment. See summary of benefits for details on each plan. Deductions are done bi-weekly. Cost varies depending on pay periods worked per year.

Excellus BCBS – Simply Blue Hybrid Plan 40-2500 (2023)

Simply Blue Copay Deductible Plan-1500

Signature Deductible 3-HDHP

#### **Dental:**

JCEO provides regular full-time employees dental insurance. Eligibility for enrollment begins on the 90<sup>th</sup> day of employment. JCEO currently provides the following plan. See summary of plan for details on benefits.

MetLife Dental Plan (2023)

### Vision:

JCEO provides regular full-time employees vision insurance. Eligibility for enrollment begins on the 90<sup>th</sup> day of employment. JCEO currently provides the following plan. See summary of plan for details on benefits.

Empire BlueCross Blue View Vision Plan 2023

### **Opt Out Benefit:**

On the 90<sup>th</sup> day of employment, regular full-time employees who have provided proof of outside health insurance coverage become eligible to receive up to five hundred (\$500.00) per year towards either a Flexible Spending Account (Medical or Dependent Care Account), JCEO's Dental Insurance Premium or JCEO's Vision Insurance Premium.

### **Flexible Spending Account (FSA):**

JCEO offers a Flexible Spending Account (Medical or Dependent Care) to regular, full-time employees on their 90<sup>th</sup> day of employment. A FSA lets employees pay certain medical or dependent care costs with tax-free dollars. An employee contributes to a FSA through bi-weekly payroll deductions.

# Life Insurance (Term):

JCEO provides regular full-time employees Life Insurance. Eligibility for enrollment begins on the 90<sup>th</sup> day of employment. JCEO currently provides the plan through Renaissance: \$15,000 (no cost to employee)

# **Short-Term Disability Insurance:**

JCEO provides regular full-time and regular part-time employees Short-Term Disability Insurance. Eligibility begins after (4) four consecutive workweeks of employment.

# 401(k) Savings Plan:

JCEO provides eligible employees 401(k) savings plan. Eligibility for enrollment begins after (1) one year of employment, and employees must meet the eligibility criteria. JCEO may contribute based on the employee's gross pay each year as determined by the JCEO Board of Directors.

### **Paid Holidays:**

JCEO recognizes (13) thirteen paid non-work days for regular full-time and regular part-time employees. Holiday pay is calculated on the employee's regular hourly rate, multiplied by the number of hours an employee is regularly scheduled. (If an employee is not scheduled to work, on the observed holiday, then no holiday pay is awarded).

### **Vacation Pay:**

JCEO provides vacation leave for regular full-time and regular part-time employees. Earnings are calculated based on employee's years of service, from their date of employment. New Hires, (0-2 years) earn ¾ day per month. Vacation time may be requested upon the completion of four months of employment. Additional vacation earnings (up to a maximum of (5) five weeks) is broken out based on the employee's years of service as outlined in the Procedure Manual.

#### **Personal Leave:**

JCEO provides all regular full-time employees (3) three personal days to be used by December  $31^{st}$ . New hires, in their first year of employment prior to June  $15^{th}$ , receive (1 ½) one and one half personal days to be used by December  $31^{st}$ . Part-time employees, (17.5-25.5 hours per week) are eligible for (1 ½) one and one half personal days, if hired prior to June  $15^{th}$ , after successful completion of the introductory period.

### Sick Leave:

JCEO provides sick leave for employees. Earnings are accrued on the basis of actual hours for which pay is earned. Full-time employees shall be entitled to paid sick leave earned at a rate of (1) one day for each month of employment, up to a maximum of (12) twelve days per year. Other employees shall be entitled to paid sick leave earned at a rate of (1) one hour for every 30 hours worked. Employees do not accrue sick leave during breaks in employment, or during leaves of absence.

#### Sick Leave Bank:

JCEO provides all regular full-time and part-time employees who have donated a portion of their sick leave, and have been employed by JCEO for at least (12) twelve months, access to the sick leave bank once a year. The maximum request of sick leave bank use is (10) ten days. The sick leave bank is for employees who have exhausted all of their accrued paid leave time and have a prolonged illness affecting the employee, employees' spouse/domestic partner, children or other eligible family members. The use of sick leave time from the sick leave bank must be approved by the CEO prior to implementation.

# **Workers' Compensation:**

JCEO provides employees benefits under Workers' Compensation. Employees must inform their supervisor of the injury or accident no later than (24) twenty-four hours after the accident and fill out an Incident Report. Employees who are placed on Workers' Compensation or disability may continue to have their monthly fringe payment for major medical/hospitalization, dental, life insurance, and Flex spending paid by JCEO, for up to (3) three months.

# **Employee Assistance Program (EAS):**

JCEO provides regular full-time employee's access to Employee Assistance Services at no cost to the employee. Contact number is (518) 563-8293 or 1-800-724-0747.

#### Additional benefits:

**Training/Development/Education** 

**Qualifying Employer for Public Service Loan Forgiveness** 

**Tuition Reimbursement** 

**Direct Deposit** 

**Verizon Wireless Discounts** 

North Country Chamber of Commerce – Discounts

For details and information on benefits, refer to JCEO's Policies and Procedures Manual.