



2022 EMPLOYEE BENEFITS

At PPOSBC, we care about our employee's long-term health and well-being by striving to provide exceptional benefits at affordable rates. We are proud to offer a wide range of plans that help protect our valued team members in the case of illness or injury.

COMPREHENSIVE MEDICAL PLANS

All eligible employees can enroll in one of three Anthem Plans: Two Health Maintenance (HMO) plans without deductibles or a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) with a \$1,500 deductible plan. Furthermore, PPOSBC pays for the majority of the premium cost for employees and their dependents and contributes up to \$1,200 annually in an HSA if enrolled in the HDHP.

TELEMEDICINE

Telemedicine Services help employees and their dependents access medical care for many non-emergency illnesses without physically seeing a doctor! Anthem provides communication outlets with leading board certified physicians through the internet or telephone

DENTAL PLAN

Dental benefits are another important element of your overall health. Anthem offers both an HMO and a PPO option, both of which include orthodontia for children.

VISION

Comprehensive vision insurance is provided by EyeMed. Eye exams, lenses, and contacts are covered every 12 months, while frames are covered every 24 months.

BASIC LIFE AND AD&D

Life Insurance and Accidental Death & Dismemberment (AD&D) provides our employee's family members or other beneficiaries with financial protection and security. Paid in full by PPOSBC, Basic Life insurance and AD&D is provided in the amount of 2x annual earnings up to \$500,000 maximum. Voluntary Life insurance is also available to employees and their dependents for an additional cost.

LONG TERM DISABILITY

If s disability extends beyond 90 days, voluntary LTD coverage through New York Life can replace 60% of an employee's earnings, up to maximum of \$10,000 monthly (hourly) / \$15,000 (salaried) per month.

FLEXIBLE SPENDING ACCOUNTS

To make every dollar count, our employees are able to stretch their health care and dependent care by using pre-tax dollars for qualified medical and dependent care costs year-round.

WORKPLACE WELLNESS

PPOSBC provides employees the opportunity to increase personal health awareness and the resources necessary to achieve wellness goals. We offer several wellness resources including monthly newsletters, online tools and support.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

PPOSBC understands that life can get tough. Through Vital WorkLife EAP, employees have access to resources, information, and counseling that are fully confidential and at no cost.

VOLUNTARY PLANS

To enhance coverage, employees have the option of electing additional voluntary plans such as Critical Illness, Accident Insurance, Short Term Disability, Hospital Indemnity, Legal and Identity Theft Protection and Pet Insurance. Premiums are paid via convenient paycheck deductions.

401(K) RETIREMENT PLAN

PPOSBC invests in our employee's futures by matching up to 50% of contributions to a 401(k) not to exceed 6% of your salary. Employees are eligible to contribute to the 401(k) plan immediately.

EDUCATION ASSISTANCE

PPOSBC encourages staff to take advantage of educational opportunities to enhance their knowledge, skills and abilities through the Education Assistance program for the pursuit of a degree or a certification / license. PPOSBC also provides reimbursement for our licensed staff to maintain their state