

# MHMR Services for the Concho Valley

# Your Benefits



*"Working Together To Help People Help Themselves"*

## *Retirement Plan:*

Employees 21 years of age or older are enrolled in the Center's Retirement Plan on the 1<sup>st</sup> of September following six months of employment. After entering the Plan and, as long as you are eligible, the Center contributes 5% of your annual gross salary.

Vesting in the Plan is based on years of service. After six (6) years of service, you are 100% vested.



## *457:*

The 457 is another form of retirement plan that allows you to invest your own funds on a tax-deferred basis. You may contribute 33 and 1/3% of your salary. The money you contribute is deducted from your check before taxes are calculated. You are always 100% vested in this Plan and the assets in your account are participant driven.

## *Social Security:*

The Center contributes an amount equal to your own Social Security contribution which is 7.65% of your taxable salary. Monthly Social Security benefits may go to you and/or your dependent when you retire, become severely disabled or in the event of your death.

## *Cafeteria Plan:*

This Plan allows you to use your own pre-tax dollars by payroll deduction to pay for eligible expenses as listed below. Paying less tax dollars means that your out-of-pocket costs will be less.

- Health Care Reimbursement

Under this section of the Cafeteria Plan, you may have money deducted from your paycheck before taxes to pay for eligible expenses such as deductibles, co-payments and "per visit fees."

- Health Savings Account (HSA)

This is an alternative to traditional health insurance; it is a savings product that offers a different way to pay for health care. HSA's enable you to pay for current health expenses and save for future qualified medical and dental expenses on a tax-free basis. Currently, the HSA premium costs less per month than the traditional insurance premium. The Center contributes the difference for employees who participate in the Center's HSA. You may contribute your own dollars tax-free through payroll deduction.

- Health Insurance Premiums

You may pay for your dependent's health care insurance premiums with pre-tax dollars by payroll deduction.

- Dependent Care

This Plan allows you to use pre-tax dollars for childcare or for other dependents that require care & qualify as a dependent under the tax code.

- AFLAC

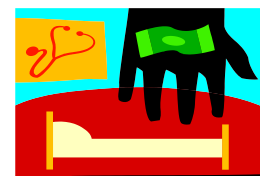
The Center allows the insurance company, AFLAC, to offer employees supplemental insurance such as life, cancer, intensive care, long-term care and short-term disability. If you purchase supplemental insurance through AFLAC, you may pay for it through payroll deduction. Certain types of insurance are eligible for paying with pre-tax dollars through the Cafeteria Plan.

## *Employer Paid Health Insurance:*

The Center provides health insurance for full-time employees beginning on the first day of the month following three months of employment. There is no cost to the employee for this insurance. There is a cost to the employee for dependent coverage. Dependent cost can be routed through the Cafeteria Plan which lowers the total out-of-pocket cost for the dependent premium.

## *Health Insurance Waiver:*

Eligible employees, who have equal insurance coverage through other sources, may elect to waive the Center's insurance and receive an additional \$100 per month in their paycheck.



## *Paid Sick Leave:*

## *Employee Choice*



### ***Employer Paid Dental Insurance:***

Full time employees are eligible for dental insurance on the first day of the month following three months of employment. Currently, the Center pays the monthly premium for each eligible employee. Eligible employees may enroll any number of eligible dependents at a nominal cost.

### ***Employer Paid Life Insurance:***

After an employee becomes eligible for group health insurance, they are also covered for life insurance. The Center provides eligible employees life insurance in the amount of \$25,000 and \$50,000 in case of accidental death.

### ***Dependent Life Insurance:***

Eligible employees may purchase a \$5,000 life insurance policy for their spouse and a \$2,500 policy for their dependent children at a nominal monthly premium.



### ***Health Club Discount:***

Monthly membership fees are available at a discount to MHMR employees through Southwest Spa and Shannon Health Clubs.

The Center provides paid sick leave to eligible employees at the rate of eight hours per month or any fraction of a month that the employee is eligible. There is no waiting period for sick leave use. Sick leave may be taken for an illness or injury of your own or that of an immediate family member when it is the employee's responsibility to provide personal care for the individual. Accrued sick leave is not paid on termination.

### ***Bereavement Pay:***

Eligible employees may take up to three days with pay for a death in their immediate family. Immediate family is defined as: spouse, children, spouse's children, parents, spouse's parents, siblings, and employee's grandparents, grandchildren or aunt or uncle.

### ***Paid Holidays:***

The Center provides for eligible employees to be off work and receive their regular rate of pay for the holidays listed below. There is no waiting requirement to be eligible for holidays. Based on their regular work schedule, part-time (salaried) employees are eligible for pro-rated holiday time.

**New Year's Day**

**Good Friday**

**Memorial Day**

**Independence Day**

**Labor Day**

**Thanksgiving Day**

**Friday after Thanksgiving**

**Christmas Eve Day**

**Christmas Day**

### ***Days:***

Eligible employees can earn up to four days of paid time off per year. One day is earned for every full quarter an eligible employee works in the Center's Fiscal Year (September 1 through August 31).

Employees are credited with the appropriate days earned on the 1<sup>st</sup> of September every year. Eligible part-time (salaried) employees can earn up to two days based on their regular work schedule. Unused Employee Choice Days are not paid on termination of employment.

### ***Paid Vacation:***

Eligible employees earn paid vacation time based on years of service. Vacation time starts accruing from the time the employee begins work. However, employees must work six months before vacation time can be taken. Unused vacation time is paid on termination provided the employee has met the waiting period requirements. Part-time (salaried) employees may earn paid vacation time on a pro-rated basis.

Before completing 3 years	8 hours per month
Completed 3 years	9 hours per month
Completed 5 years	10 hours per month
Completed 9 years	11 hours per month
Completed 14 years	13 hours per month
Completed 19 years	15 hours per month
Completed 24 years	16 hours per month
Completed 29 years	17 hours per month
Completed 35 years	18 hours per month



Human Resource Department  
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