Full-Time Employee Benefits Summary

Healthcare & Insurance

- **Medical (Meritain Health):** Provided to full-time employees with optional coverage for spouses and dependents (birth to 26 years old). Eligibility begins 60 days from the first day of employment. Employee contributions are a percentage based on salary and coverage type.
    - Deductible and OOP Amounts (Single/Family)
        - INN Ded: $0/$0
        - OOP: $400/$800
        - OON Ded: $100/$250
        - OOP: $2,000/$5,000
        - Office Visit/Specialist/Urgent Care: $10
        - ER: $25
- **Prescription (Express Scripts):** Provided at no cost to the employee only. Dependents can be added at the employee's cost through payroll deduction ($88.25 for the first dependent, $44.13 for each additional). Dependents include spouses and dependents (birth to 26 years old).
    - **Co-pays:** $2.00 for Generic; $23.00 for Brand Drugs.
    - **Mail Order:** A 90-day supply costs 2x the 30-day supply rate.
- **Dental (Delta Dental Premier NJ):** No cost to the employee, spouse, or dependents. Coverage for children lasts from age 2 to 19 (or 23 if a full-time student). Employees are responsible for a percentage of costs with a maximum of $2,000 per year.
- **Optical Reimbursement:** Employees may submit reimbursements for optical claims up to $250.00 per year for employees and dependents (up to age 22). Unused amounts can roll over for a maximum of $500.
- **Life & AD&D Insurance (Sun-Life):** Provided at no cost during employment. AD&D guarantee issue is $15,000. Eligible for coverage on the first day of employment.

Retirement & Supplemental Plans

- **Pension Plan:** Admission is based on age. Employees under 40 are eligible for the City Pension; those over 40 are eligible for the State Pension with life insurance. Employees already enrolled in the State Pension will be automatically rolled over into the State Pension, regardless of age. Costs are deductible from annual salaries.
- **403(b):** Voluntary employee contributions via Bright House Annuity.
- **AFLAC:** Voluntary supplemental coverage for accidents, critical illness, cancer care, and hospital confinement. Employees are responsible for 100% of the premium.

Paid Time Off (Full-Time)

- **Vacation:** 17 days after the first year. Accrual increases with longevity:
    - 1–5 years: 17 days
    - 6–10 years: 20 days
    - 11–15 years: 25 days
    - 16+ years: 30 days
        - Unused vacation leave can only be carried over to the following year.
- **Sick Leave:** 15 days after the first year of employment
    - Unused sick leave can be carried over to the following years.
- **Personal Days:** 5 days after one year of employment. These can carry over for one year before being banked as sick time.
- **Separation:** Resigned, furloughed, or laid-off employees will receive a payout of earned leave.
- **Holidays:** 16 paid holidays per year.