



# Employee Benefit Summary

## Group Insurance Benefits Overview

BMS offers a comprehensive benefits program to provide employees with high quality, affordable coverage. In the last quarter of each year, employees are prompted to review the benefit offerings and make selections (either waive or enroll) for the following plan year (to begin January 1<sup>st</sup>). Elections remain in place for the whole calendar year unless the employee experiences a change in family status. Examples of a family status change include marriage, divorce, birth, adoption, or loss of coverage. This status change allows the employee to make changes to their original elections (within 30 days of the change event).

The following is a brief overview only and not intended to serve as an exhaustive explanation. To the extent any information contained in this document should be inconsistent with the official plan document, the provision of the official plan document will govern.

### *Eligibility*

*To be eligible for Medical, Dental, Vision, Life, Disability, Supplemental Insurance, and Spending / Savings Accounts, you must be classified as a regular full-time employee working a minimum of 30 hours per week. Plans become effective the first of the month following 30 days of eligibility. Medical, Dental, Vision, and Life insurance plans are available for the employee, spouse, and children. Disability Insurance is only available to employees.*

### Medical Insurance

BMS pays a generous portion of the premium in order to offer an affordable high deductible health plan to employees. The plan is administered by Wellmark Blue Cross Blue Shield. Employees may choose the level of coverage (employee only, employee plus spouse, employee plus child, or family plan) and from two different plan designs, each with a different premium and out-of-pocket limit. With either choice, the plan pays 80% for in-network providers (70% for out of network providers) once the deductible is met. The Wellmark network discounts are applied immediately. Wellmark has a number of web-based tools that make insurance navigation easy. See Appendix A for current year rates.

### Dental Insurance

Delta Dental administers our plan that covers 100% of diagnostic and preventive services (twice per year) following a \$25 annual deductible. Other services are covered at 80% or 50%. The annual maximum benefit is \$1,000. BMS shares in the cost of dental insurance. See Appendix A for current year rates.

### Vision Care Insurance

This plan provides vision coverage with a \$10 co-pay for an annual exam and a \$10 co-pay for standard lenses. Frames and lenses can be selected each year (with no waiting period). A \$130 allowance is applied to frames and contact lenses. See Appendix A for current year rates.

### Life Insurance

BMS provides a \$10,000 life insurance policy for employees at no cost. Within 30 days of becoming eligible, employees may elect up to \$100,000 of additional life insurance without medical questions. You may also purchase life insurance

Effective 7/1/2021

coverage for your spouse and children. Annually, the employee may apply for first-time or additional coverage. Life insurance pays the policy amount to your beneficiaries in the event of your death; however, the plan includes a “living” benefit that allows up to 50% distribution of your policy amount if you are diagnosed with a terminal illness with less than 12 months to live. See Appendix A for current year rates.

## Disability Insurance

Within 30 days of becoming eligible, employees may elect disability insurance without medical questions. Annually, the employee may apply for first-time coverage. See Appendix A for current year rates.

Short-term disability pays 60% of weekly earnings (tax free) up to a maximum of \$600 after a 14-day elimination period for a maximum of 11 weeks.

Long-term disability pays 60% of monthly earnings (tax free) up to a maximum of \$6,000 after a 90-day elimination period. This plan pays until retirement age.

## Health Savings Accounts

If you are enrolled in a high deductible health plan (even if it is not the BMS group plan), you may set up a pre-tax savings account, funded by you each pay period. This allows you to save for future healthcare expenses (including medical, dental, and vision). You can even pay for non-prescription supplements that treat a specific medical condition (requires a letter of medical necessity signed by your doctor). Unused funds roll over from year to year. Employees can change their election amount at any time – no qualifying event required. Once you have a balance of \$1,000, you can invest your HSA balance without paying taxes on gains. HSA contributions are typically made via pre-tax deposits through payroll deductions, but participants may make an after-tax contribution directly into their account and claim a tax deduction for those deposits. For 2021, the maximum contribution is \$3,600 for self-only and \$7,200 for family coverage. For those 55 and older, an additional \$1,000 is allowable as a catch-up contribution.

## Health Care Flexible Spending Account

Employees can elect to participate in a pre-tax savings plan to pay for eligible health care expenses. The Health Care FSA is front-loaded in January with your annual allocation. Up to \$500 of your account balance can roll over into the next plan year. For 2021, the IRS limits annual contributions to \$2,750. Generally, any out-of-pocket medical, dental, or vision expense qualifies. You may contribute to both a Health Savings Account and Health Care Flexible Spending Account, however, the HSA-compatible FSA can only be used for out-of-pocket dental and vision expenses.

## Dependent Care Flexible Spending Account

Employees can enroll in a dependent care FSA. The deduction is pre-tax. The account is funded per pay period and the employee is reimbursed following submission of receipts for dependent care services (day care, summer day camp, before or after school programs, or elder care). A single account holder can contribute a maximum of \$2,750 per year or \$5,000 per year if married filed jointly or filing as single/head of household.

## Supplemental Coverage Offerings

Aflac’s Accident and Cancer Insurance policies are made available to BMS employees with premiums processed through payroll deduction. Open enrollment occurs annually in April. Newly eligible employees are contacted personally by an Aflac representative.

## Retirement Benefits

It is never too early or too late to invest in your future! For most people, achieving a comfortable retirement requires a measure of discipline and a desire to save. BMS has established a 401k Retirement plan to assist you with managing your retirement savings and moving towards your future goals. **You may enroll at any time.**

Effective 7/1/2021

## Eligibility

All active employees are eligible to participate in the 401k Retirement Savings Plan.

## Employee Contribution and Employer Match

BMS will match 50% of your contribution up to a maximum of 8% (4% match maximum). If you earn \$15 per hour and work 40 hours per week, 2% equals \$12 per week (an amount you may not even miss). Even this small amount, when added to the BMS match of 50%, will equate to an annual deposit of \$936 that will be earning interest in an account set aside for your future! Your contributions to the 401k Retirement Savings Plan are deducted from your pay prior to taxes being calculated. With guidance available from local Financial Planning professionals, you select the funds in which your contributions are invested. The Plan Administrator allows funds from other retirement accounts to be rolled into your current account. For 2021, the IRS has limited the annual maximum contribution to \$19,500. For participants ages 50 and over, a "catch up" contribution of \$6,500 is allowable.

All employee contributions and earnings are 100% employee owned. Employer contributions and earnings are vested (owned by you) according to the following:

<u>Years of Service</u>	<u>% Vested</u>
1	0%
2	20%
3	40%
4	60%
5	80%
6+	100%

Contact Human Resources when you are ready to enroll, want to change your deferral amount or beneficiary, or whenever you have questions. Once your account is established, you will have online access to review your balance or to adjust your allocations (the funds in which your money is invested).

## Time Away From Work

### Eligibility

All regular full-time and regular part-time employees designated as working 24 or more hours per week are eligible to receive Paid Time Off and Holiday Pay. The amount of the benefit described below is based on 40 hours per week and is prorated accordingly for fewer hours.

### Paid Time Off

At the start of each fiscal year (July 1<sup>st</sup>) eligible employees are issued Paid Time Off at the following accrual rates:

<u>Years of Service</u>	<u>Paid Time Off Accruals</u>
1 <sup>st</sup>	160 hours
2 <sup>nd</sup> and 3 <sup>rd</sup>	184 hours
4 <sup>th</sup> and 5 <sup>th</sup>	208 hours
6 <sup>th</sup> and above	240 hours

Prior to the new accrual being issued on July 1<sup>st</sup>, any unused hours up to 80 hours from the previous fiscal year are transferred to the next fiscal year (hours in excess of 480 are forfeited).

Effective 7/1/2021

Requests for Paid Time Off will be considered on a first come, first served basis and should be made at least two weeks in advance whenever possible. Employees will be expected to schedule at least five (5) consecutive paid leave days during each fiscal year. Supervisors have the authority to limit the granting of paid leave requests as necessary to meet the needs of the organization. An employee whose work is behind or below expectation may be denied Paid Time Off requests.

Requests of more than 15 consecutive work days must be made in writing and receive special approval from the Chief Executive Officer.

Upon resignation of employment, to allow adequate time to turn over client cases and train new staff, in general, it will not be permitted to use any Paid Time Off during the notification period (e.g., 2 weeks or 30 days) unless the request was approved prior to the notice of resignation. No Paid Time Off will be paid out upon termination of employment.

If an employee who has exhausted all Paid Time Off and continues to be off work for one week or more due to a personal or family member illness or injury, that employee may seek donations of Paid Time Off from co-workers. Such requests are reviewed by the CEO and Division Director. This policy applies to an employee who has been employed at least one year as a regular part-time employee working at least 24 or more hours per week.

## Holidays

BMS observes eight paid holidays and allows for three floating holidays. The employee is paid a regular day's earnings on the observed holiday. Holiday hours are not used in the calculation of overtime.

New Year's Day	Labor Day	Christmas Eve Day
Memorial Day	Thanksgiving Day	Christmas Day
Independence Day	Day After Thanksgiving	Floating Holiday

Employees that are eligible for overtime and required to work on a holiday will be paid at a rate of one and a half times their hourly wage in addition to their holiday pay.

If a paid holiday falls on a Saturday, the holiday will generally be observed on the preceding Friday. If a paid holiday falls on a Sunday, the holiday will generally be observed on the following Monday.

Three Floating Holidays per fiscal year are granted and must be used in a full-day increment with the Supervisor's approval. The Floating Holidays cannot be carried forward to the next year. Staff starting employment in the month of June will not be eligible for a Floating Holiday until the beginning of the new fiscal year, July 1<sup>st</sup>.

## Leaves of Absence

An extended absence from work will be managed according to the reason for the absence and applicable Federal or State Law. Detailed policies are available relating to Family Medical Leave, Military Leave, and Jury Duty Leave. Leave requests outside established policy are handled on a case by case basis.

## Compensation

### Pay Rates

BMS pay rates are periodically reviewed to ensure an appropriate market value is assigned to each job category. Where applicable, an employee who attains a higher level of professional licensure will receive an increase in pay.

Effective 7/1/2021

## Shift Differential

Where designated, an additional \$1 per hour is paid for hours worked overnight.

## On Call Pay

Where designated, an employee who is “on call” (available to respond to issues that arise after normal business hours) is compensated at a rate of \$12 per on call shift. Such hours do not contribute to the calculation of overtime pay.

## Additional Support

### Employee Well Being

BMS promotes employee self-care, offering sick leave, paid personal leave benefits, and paid holidays. In addition the various office locations are supported with employee committees whose goal is to develop and promote wellness and teambuilding activities for staff. These activities may be offered at a variety of different times and locations, however are voluntary and not considered paid time.

### Employee Assistance Program

The Employee Assistance Program (EAP) is a confidential resource for regular full-time and regular part-time employees and immediate family members who are experiencing difficulties coping with life’s stressors. The purpose of the EAP is to minimize the effects of personal struggles by providing no-cost counseling or chemical dependency services. A BMS counselor or one not affiliated with BMS can be utilized for up to 4 sessions per calendar year. Involvement in the EAP is confidential. Requests for assistance should be directed to the Human Resources Department.

### Licensing and Training

BMS is committed to providing educational opportunities and growth for employees through internship placements, ongoing learning of evidenced-based practices such as Collaborative Assessment and Management of Suicidality and Motivational Interviewing. Eligible employees will receive reimbursement for licensing expenses on an annual basis.

### Career Advancement

BMS supports your personal growth and development through flexible educational and work placement. We have a rich history of promoting and developing internal leaders and dynamic team players.

### Years of Service Awards

Employees are given a financial award when meeting longevity milestones (5, 10, 15, years etc.).

## Appendix A: Rates for 2021

### Medical Plan A

	Employee	Employee + 1	Family
Monthly Premium	\$138.66	\$490.56	\$567.01
<b>Employee Per Pay Period Premium</b>	<b>\$64.00</b>	<b>\$226.41</b>	<b>\$261.70</b>
Deductible	\$1500	\$3000	\$3000
<b>Out of Pocket Maximum</b>	<b>\$4000</b>	<b>\$6850</b>	<b>\$6850</b>

### Medical Plan B

	Employee	Employee + 1	Family
Monthly Premium	\$88.39	\$391.61	\$467.42
<b>Employee Per Pay Period Premium</b>	<b>\$40.80</b>	<b>\$180.74</b>	<b>\$215.73</b>
Deductible	\$2500	\$5000	\$5000
<b>Out of Pocket Maximum</b>	<b>\$4500</b>	<b>\$7850</b>	<b>\$7850</b>

Dental	Single	Two Party	Three or More
Monthly	\$7.74	\$49.84	\$93.48
<b>Per Pay Period Premium</b>	<b>\$3.57</b>	<b>\$23.00</b>	<b>\$43.14</b>

Vision	Employee	Employee + Spouse	Employee + Children	Family
Monthly Premium	\$8.31	\$16.62	\$18.97	\$29.52
<b>Per Pay Period Premium</b>	<b>\$3.84</b>	<b>\$7.67</b>	<b>\$8.76</b>	<b>\$13.62</b>

Employee Life			Spouse Life	
Per \$10,000 per month			Per \$5,000 per month	
Age	Non-Tobacco Rate	Tobacco Rate	Age	Rate
00-24	\$0.60	\$1.20	00-24	\$0.36
25-29	\$0.70	\$1.36	25-29	\$0.38
30-34	\$0.80	\$1.70	30-34	\$0.48
35-39	\$1.20	\$2.53	35-39	\$0.78
40-44	\$1.70	\$3.83	40-44	\$0.98
45-49	\$2.60	\$6.07	45-49	\$1.62
50-54	\$4.10	\$10.25	50-54	\$2.20
55-59	\$6.60	\$14.43	55-59	\$4.56
60-64	\$10.40	\$21.58	60-64	\$7.80
65-69	\$16.70	\$36.09	65-69	\$13.32
70-74	\$43.91	\$63.43	70-74	\$23.73
75-99	\$88.92	\$114.73	75-99	\$47.54

<b>Long Term Disability</b>
Monthly rate of \$1.02 per \$100 of covered monthly wage
<b>Short Term Disability</b>
Monthly rate of \$0.77 per \$10 of weekly benefit