



**PROGRAM YEAR 2023-2024**

**GROUP INSURANCE PLANS**

The following represents the benefits that are currently available to all full-time eligible employees of the Southwest Florida Workforce Development Board, Inc. Eligibility is the first of the month following 60 days of employment. The employee may be responsible for a portion of the employee premium and 100% of the premium for any dependents. Individuals not electing Major Medical Health coverage may receive \$250.00/month. Employees not electing Major Medical Health Insurance may be required to provide proof that coverage is provided under another policy.



**EMPLOYEE COSTS PER PAY (24 DEDUCTIONS)**

<b>COVERAGE</b>	<b>BlueOptions HDHP 05190 / 05191</b>	<b>BlueCare (HMO) HDHP 130 / 131</b>
Employee Only	\$35.69	\$0.00
Employee + Spouse	\$605.31	\$523.95
Employee + Child(ren)	\$480.71	\$409.34
Family	\$1,014.73	\$900.54

CareerSource Southwest Florida will contribute \$125 to eligible HSAs each month.



**EMPLOYEE COSTS PER PAY (24 DEDUCTIONS)**

<b>COVERAGE</b>	<b>High Plan</b>	<b>Low Plan</b>
Employee Only	\$2.78	\$0.00
Employee + Spouse	\$21.24	\$15.61
Employee + Child(ren)	\$24.36	\$19.71
Family	\$46.13	\$38.33



**EMPLOYEE COSTS PER PAY (24 DEDUCTIONS)**

<b>COVERAGE</b>	<b>Premier VSP</b>	<b>Standard VSP</b>
Employee Only	\$3.00	\$0.00
Employee + Spouse	\$6.91	\$2.12
Employee + Child(ren)	\$7.13	\$2.24
Family	\$13.65	\$5.77



## EMPLOYEE BENEFITS SUMMARY | 50041347 SOUTHWEST FLORIDA WORKFORCE DEVELOPMENT BOARD

FOR ALL FULL TIME ACTIVE EMPLOYEES

**GROUP TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT**

**EMPLOYER CONTRIBUTION: 100%**

**AMOUNT OF COVERAGE:** Pays a benefit of \$40,000 without evidence of insurability.

*Benefits reduce, based on your age, to 65% at age 65, and to 50% at age 70, and then terminate when you are no longer eligible or your retirement, whichever occurs first.*

**GROUP TERM LIFE** insurance is designed to provide benefits to your designated beneficiary for loss of life.

**ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)** is payable, if within 365 days of a covered accident, you suffer loss of life or dismemberment. AD&D provides protection for losses occurring on or off the job.

*GROUP TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT ALSO INCLUDES THE FOLLOWING:*

- Accelerated Benefit
- Extended Life Insurance Benefit (Waiver of Premium)
- Coma Benefit
- Exposure & Disappearance Benefit
- Repatriation Benefit
- Safety Equipment Benefit
- Total Loss of Use Benefit
- Travel Assistance
- Dignity Planner
- \*Employee Assistance Program (EAP) - 3 Visit Plan
- \*Offered through our partnership with New Directions Behavioral Health

### **EMPLOYEE BENEFIT PLANS**

The CareerSource Southwest Florida recognizes the importance of employee benefit plans designed to assist employees in meeting current and future needs. Various opportunities are available to employees through several plans available to full-time eligible employees. The Organization may determine to change, add, or eliminate.

#### **Holidays**

The following days are designated paid holidays:

New Year's Eve	New Year's Day
Martin Luther King Day	Memorial Day
Independence Day	Labor Day
Veterans Day	Thanksgiving Day
Day after Thanksgiving	Christmas Eve
Christmas Day	

When a holiday falls on a Sunday, the following Monday is observed as the holiday. When a holiday falls on a Saturday, the preceding Friday is observed. For clarity, each July a list of the specific dates will be available.

In addition to the holidays above, a one eight (8) hour day per program year (July 1 – June 30) will be available to use for a “personal holiday”. The 8 hours may not be split or donated. If the 8 hours are not used, they will not roll over to the next program year.

In the event an employee has a compressed workweek schedule (i.e., four 10-hour days), if a designated holiday falls on a non-workday, the employee will be allowed to substitute the holiday for a scheduled workday within the same week. The hours paid for the holiday will be the number of hours scheduled to work. If an employee uses Paid Leave Time (PLT), the number of PLT hours paid will be the number of hours scheduled to work.

### **Paid Leave Time**

Paid leave time is provided to encourage employees to maintain professional and personal life perspectives and for sickness or periods of illness. Paid leave time is granted to all full-time eligible employees in accordance with the guidelines established below.

The program year (July 1 – June 30) is for which annual paid leave time is granted and based on the employee's length of service. The employee can earn/accrue the following paid leave time computed on the anniversary date of hire as follows:

1<sup>st</sup> year 15 days or 120 hours (accrued per pay period). Accrued hours will be available to use upon completion of the initial 90-day Introductory Period. An employee is encouraged to use at a minimum 40 accrued hours within the first year of employment. Upon separation, an employee in good standing may receive a pay-out of the current accrued, but not used, time up to 20 hours.

2<sup>nd</sup>-3<sup>rd</sup> year 20 days or 160 hours (accrued per pay period). An employee is encouraged to use at a minimum 80 accrued hours within the program year. Upon separation, an employee in good standing may receive a pay-out of the current accrued, but not used, time up to 40 hours.

4<sup>th</sup>-9<sup>th</sup> year 25 days or 200 hours (accrued per pay period). An employee is encouraged to use at a minimum 120 accrued hours within the program year. Upon separation, an employee in good standing may receive a pay-out of the current accrued, but not used, time up to 80 hours.

10<sup>th</sup> and over 30 days or 240 hours (accrued per pay period). An employee is encouraged to use 160 accrued hours within the program year. Upon separation, an employee in good standing may receive a pay-out of the current accrued, but not used, time up to 120 hours.

The employer may contribute to an employee Health Savings Account (HSA) based on the availability of funding for that program year. All available benefits are subject to change each program year. When you enroll for Medicare, you or the employer will no longer be eligible to open or continue to contribute to an HSA account and you must notify Fiscal to discontinue all contributions. Failure to do so may result in IRS fines and penalties. All requests to cancel health benefits must come through Human Resources.

**Other Options (but not limited to)** are employee paid, options are subject to change:

Accident, Cancer, Intensive Care, Hospital, Short Term Disability, Long Term Disability, Voluntary Life, Identity Theft, Legal Shield.

\*401(k) Retirement Plan coming soon.\*

### **PAYDAYS**

The regularly scheduled paydays are the fifteenth and the last day of each month. If either fall on a Saturday or Sunday, then the preceding Friday is the scheduled pay day. A work week is considered Sunday - Saturday. The President and CEO may alter the paydays during holiday periods or other occasions as necessary for business purposes.