

## **GREATER VALLEY HEALTH CENTER BENEFITS FOR ELIGIBLE FULL TIME OR PART TIME (20+hrs/wk) EMPLOYEES DURING PLAN YEAR 2025-2026**

### **All Insurance Products are Blue Cross/Blue Shield**

#### **Health Insurance**

Coverage begins the first day of the month following hire.

Employees have a choice between a Traditional Health Plan or one of two High-Deductible Health Plans. Both HDHP are paired with a Health Savings Account. GVHC contributes up to \$120 per month towards the Health Savings Account. Premiums below include Dental coverage.

#### **Premiums paid from 1<sup>st</sup> two paychecks each month:**

	<b>\$1,600 Traditional</b>	<b>\$4,000 HDHP</b>	<b>\$5,000 HDHP</b>
Employee Only	\$64.66	\$ 71.52	\$31.73
Employee & Spouse	\$ 202.13	\$ 184.09	\$138.90
Employee & Child(ren)	\$ 155.12	\$ 164.51	\$132.68
Employee & Family	\$ 276.34	\$ 248.37	\$212.17

#### **Life Insurance:**

\$10,000 Group Life and AD&D free of charge to the employee.

Option for employees to purchase additional life insurance.

#### **Short Term Disability Insurance**

Free of charge to the employee working 20 hours or more per week. 15-day elimination period.

#### **Vision, AD&D, Voluntary Accident Insurance, Critical Illness and Hospital Indemnity Insurance**

Available for employee purchase.

#### **Retirement:** 401(k) Plan, No waiting period, American Funds

100% match of 3% deferral

50% match of deferrals over 3%, but that do not exceed 5% of your total compensation

\*\*Option to contribute more up to plan maximums.

#### **Flex Plan:**

Pre-Tax Health Insurance Premiums

Medical Spending Account, Maximum Annual Contribution - \$,3,300 (below 20 hrs. a wk.--Not Eligible)

Dependent Care Spending Account, Maximum Annual Contribution - \$5,000 (below 20 hrs. a wk.--Not Eligible)

#### **Paid Time Off:**

To be used for vacation and occasional sick days

Starts to accrue from 1<sup>st</sup> pay period (Pro-rated based on hours worked):

0-4 years of employment – 140 hours per year

5-10 years of employment – 152 hours per year

11-15 years of employment – 164 hours per year

16-20 years of employment – 188 hours per year

21 years of employment – 212 hours per year

#### **ESL – Extended Sick Leave:**

Starts to accrue from 1<sup>st</sup> pay period- kicks in on 3<sup>rd</sup> day of extended work absence for health reasons.

80 hours per year (pro-rated based on hours worked). Must be employed over 6 months to use.

**Paid Holidays:** New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day & day after, Christmas Eve & Christmas Day (pro-rated based on hours worked)