



# 2023 Employees Benefit Guide

Murtis Taylor Human Services System

#### Important Notice:

The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Consult the Summary Plan Descriptions to determine governing contractual provisions, including procedures, exclusions and limitations relating to your plans. In case of a conflict between your plan documents and this information, the plan documents will govern. The availability of a plan or program may vary by geographic service area.

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# A Message from HR at Murtis Taylor Human Services System

At Murtis Taylor Human Services System we believe that you, our employees, are our most important asset. We recognize our ultimate success depends on our talented and dedicated workforce. We understand the contribution of each employee makes our accomplishments.

Our goal is to provide a comprehensive program of competitive benefits to help you and your families achieve and maintain good health - physical, emotional, and financial. Through our benefits programs we strive to support the needs of our employees and their dependents by also providing a benefit package that is easy to understand, easy to access and affordable for all our employees. ***For the third year in a row, we are pleased to announce there will be no rate increase to your medical contributions for 2023.*** There will also be no increase to any of your other plan contributions.

This guide will help you choose the type of plan and level of coverage that is right for you.

For more detailed information on your benefit elections, please visit ADP at <https://workforcenow.adp.com>.

Sincerely,

Kathy J Allen  
Payroll & Benefits Administrator

# Eligibility

## **Eligible Employees:**

You may enroll in the Murtis Taylor Human Services System Employee Benefits Program if you are a full-time employee who is actively working **30** hours or more per week (**25** hours for life & disability insurances).

## **Eligible Dependents:**

If you are eligible for our benefits, then your dependents are too. In general, eligible dependents include your legal spouse, domestic partner, and children (up to age 26). Children may include natural, adopted, stepchildren and children obtained through court-appointed legal guardianship.

## **When Coverage Begins:**

Newly hired employees and dependents will be effective in Murtis Taylor Human Services System's benefits programs on the first of the month **following your date of hire**. All elections are in effect for the entire plan year and can only be changed during Open Enrollment unless you experience a family status event/qualifying event.

## **Family Status Change:**

A change in family status is a change in your personal life that may impact your eligibility or dependent's eligibility for benefits.

Examples of family status changes include:

- Change of legal marital status (i.e., marriage, divorce, death of spouse, legal separation)
- Change in number of dependents (i.e., birth, adoption, death of dependent, ineligibility due to age)
- Change in employment or job status (spouse loses job, etc.)

If such a change occurs, you must make the changes to your benefits within 30 days of the event date. Documentation may be required to verify your change of status. Failure to request a change of status within 30 days of the event may result in your having to wait until the next open enrollment period to make your change. Please contact HR to make these changes.

On the following pages we will review each of the benefits offered in more detail. Please keep in mind that the benefits listed in this handout are merely an outline of the plans. Please refer to the Carrier Summary of Benefits and Coverage (SBC), Summary Plan Description (SPD), or Certificate of Coverage (COC) for official information. If the information included with this guide conflicts in any way with the plan contracts, the contracts would prevail.

The information in this booklet should not be considered legal or tax advice and is not a guarantee of coverage. Nothing in this booklet constitutes an offer or promise of employment (or continued employment).

# Medical Insurance-Important Information

Our medical plans are offered through Cigna. Make sure you register for your member profile at [MyCigna.com](http://MyCigna.com) or by downloading the Cigna mobile app so you can:

- Find an in-network doctor, dentist, pharmacy, or facility
- View, print, and email ID card information
- Search and view claims
- Prescription drug search
- View plan coverage
- Organize and manage personal health information with the health wallet

There has been an increase in non-emergency use of the emergency room, which can cause our insurance rates to increase due to the high cost of the emergency room. Below is some helpful information on the Emergency Room:

Use the emergency room for true emergencies! Emergency care is covered 24 hours a day, in or out of the network. However, avoid the emergency room for minor injuries – visits to in network urgent care and convenience care clinics are also covered and will cost less

Locate a convenience care clinic or urgent care near you, before you need it! Walk right in. You can get quick, convenient access to quality medical care.

## Key Insurance Terms

|                              |  |
|------------------------------|--|
| <b>Copay</b>                 | Flat dollar amount member is responsible for at the time of service. The plan usually pays 100% of the remaining balance.  |
| <b>Deductible</b>            | Amount member is responsible for <b>before</b> the plan pays for certain services.   |
| <b>Coinsurance</b>           | Percentage of payment shared between the member and the plan for certain services after the deductible has been met.   |
| <b>Out-of-Pocket Maximum</b> | Member total payments for deductible, coinsurance, and copays to stated maximum per plan year. Once reached, the plan will pay 100% for eligible expenses for the rest of the plan year. |
| <b>Network Provider</b>      | Medical and pharmacy providers that have contracted with the plan to provide lower out-of-pocket costs for members.  |



# Medical Insurance

Murtis Taylor Human Services System is pleased to provide three distinct Medical Plan Options through Cigna. Highlights of the medical plan are listed below. All of the medical plans use the Cigna Open Access Plus Network. More information on your medical plan and in-network providers can be found on MyCigna.com.

| Benefit Coverage                        | CIGNA<br>Open Access 750 Plan    |                                  | CIGNA<br>Open Access 1500 Plan                              |   | CIGNA<br>Open Access HSA Plan |                         |
|---|----------------------------------|----------------------------------|---|---|-------------------------------|-------------------------|
|   | In-Network Benefits              | Out-of-Network Benefits          | In-Network Benefits   | Out-of-Network Benefits                                     | In-Network Benefits           | Out-of-Network Benefits |
| <b>Annual Deductible</b>                |                                  |                                  |   |   |                               |                         |
| Individual                              | \$750                            | N/A                              | \$1,500   | \$3,000   | \$5,000                       | \$15,000                |
| Family                                  | \$1,500                          | N/A                              | \$3,000   | \$6,000   | \$10,000                      | \$30,000                |
| Coinsurance (what plan pays)            | 80%                              | Not covered                      | 80%   | 60%   | 100%                          | 80%                     |
| <b>Maximum Out-of-Pocket</b>            |                                  |                                  |   |   |                               |                         |
| Individual                              | \$5,000                          | Not covered                      | \$6,350   | unlimited   | \$5,000                       | \$15,000                |
| Family                                  | \$10,000                         | Not covered                      | \$12,700  | unlimited   | \$10,000                      | \$30,000                |
| <b>Physician Office Visit</b>           |                                  |                                  |   |   |                               |                         |
| Primary Care                            | \$30 copay                       | Not covered                      | \$30 copay  | 60% after deductible  | 100% after deductible         | 80% after deductible    |
| Specialty Care                          | \$60 copay                       | Not covered                      | \$60 copay  | 60% after deductible  | 100% after deductible         | 80% after deductible    |
| <b>Preventive Care</b>                  |                                  |                                  |   |   |                               |                         |
| Adult Periodic Exams & Well-Child Care  | 100% deductible waived           | Not covered                      | 100% deductible waived                                      | 60% after deductible  | 100% deductible waived        | 80% after deductible    |
| <b>Diagnostic Services</b>              |                                  |                                  |   |   |                               |                         |
| Radiology, Labs, X-Rays, etc.           | 80% after deductible             | Not covered                      | 80% after deductible  | 60% after deductible  | 100% after deductible         | 80% after deductible    |
| Urgent Care Facility                    | \$75 copay                       | Not covered                      | \$75 copay  | 60% after deductible  | 100% after deductible         | 80% after deductible    |
| Emergency Room Facility Charges*        | \$100 copay (waived if admitted) | \$100 copay (waived if admitted) | \$200 copay (deductible does not apply); waived if admitted | \$200 copay (deductible does not apply); waived if admitted | 100% after deductible         | 100% after deductible   |
| Inpatient & Outpatient Facility Charges | 80% after deductible             | Not covered                      | 80% after deductible  | 60% after deductible  | 100% after deductible         | 80% after deductible    |

\* Out of Network Emergency Room use may result in balance billing.

# Pharmacy/Rx Insurance

| Benefit Coverage                           | CIGNA<br>Open Access 750 Plan |                            | CIGNA<br>Open Access 1500 Plan |                                | CIGNA<br>Open Access HSA Plan |                            |
|--|-------------------------------|----------------------------|--------------------------------|--------------------------------|-------------------------------|----------------------------|
|  | In-Network<br>Benefits        | Out-of-Network<br>Benefits | In-Network<br>Benefits         | Out-of-<br>Network<br>Benefits | In-Network<br>Benefits        | Out-of-Network<br>Benefits |
| <b>Retail Pharmacy (30 Day Supply)</b>     |                               |                            |                                |                                |                               |                            |
| Generic (Tier 1)                           | \$20 copay                    | Not covered                | \$20 copay                     | 50%                            | 100% after plan deductible    | 0% after plan deductible   |
| Preferred (Tier 2)                         | \$40 copay                    | Not covered                | \$40 copay                     | 50%                            | 100% after plan deductible    | 0% after plan deductible   |
| Non-Preferred (Tier 3)                     | \$60 copay                    | Not covered                | \$60 copay                     | 50%                            | 100% after plan deductible    | 0% after plan deductible   |
| <b>Mail Order Pharmacy (90 Day Supply)</b> |                               |                            |                                |                                |                               |                            |
| Generic (Tier 1)                           | \$50 copay                    | Not covered                | \$50 copay                     | 50%                            | 100% after plan deductible    | 0% after plan deductible   |
| Preferred (Tier 2)                         | \$100 copay                   | Not covered                | \$100 copay                    | 50%                            | 100% after plan deductible    | 0% after plan deductible   |
| Non-Preferred (Tier 3)                     | \$150 copay                   | Not covered                | \$150 copay                    | 50%                            | 100% after plan deductible    | 0% after plan deductible   |

Important Note: If a brand name drug is requested when a generic equivalent is available, the member will pay the brand name copayment PLUS the difference between the generic and brand name drug.

# Medical Plan-Preventive Care

## Preventive Care

Understanding the full value of covered benefits allows you to take responsibility for maintaining good health and incorporating healthy habits into your lifestyle. Some examples include getting regular physical examinations, mammograms, and immunizations. Through the plans offered by Murtis Taylor Human Services System all covered individuals and family members are eligible to receive routine wellness services like these, at no cost; all copays, coinsurance, and deductibles are waived.

### Which Preventive Care Services Are Covered\*?

The US Preventive Services Task Force maintains a regular list of recommended services that all Affordable Care Act ( i.e., Health Care Reform) compliant insurance plans should cover at 100% for in-network providers. Below is a list of common services that are included in the plans offered this year:

- Routine Physical Exam
- Well Baby and Child Care
- Well Woman Visits
- Immunizations
- Routine Bone Density Test
- Routine Breast Exam
- Routine Gynecological Exam
- Screening for Gestational Diabetes
- Obesity Screening and Counseling
- Routine Digital Rectal Exam
- Routine Colonoscopy
- Routine Colorectal Cancer Screening
- Routine Prostate Test
- Routine Lab Procedures
- Routine Mammograms
- Routine Pap Smear
- Smoking Cessation
- Health Education/Counseling Services
- Health Counseling for STDs and HIV
- Testing for HPV and HIV
- Screening and Counseling for Domestic Violence

\* Please refer to your medical plan documents and summary plan description for a full list of covered services.



# Medical Plan Contributions

| Employee Contributions (Per Pay) |          |
|----------------------------------|----------|
| Open Access 500 Plan             |          |
| Employee                         | \$78.27  |
| Employee & Spouse                | \$156.54 |
| Employee & Child(ren)            | \$156.54 |
| Family                           | \$410.92 |
| Open Access 1500 Plan            |          |
| Employee                         | \$61.93  |
| Employee & Spouse                | \$123.85 |
| Employee & Child(ren)            | \$123.85 |
| Family                           | \$382.48 |
| Open Access HSA Plan             |          |
| Employee                         | \$47.85  |
| Employee & Spouse                | \$106.22 |
| Employee & Child(ren)            | \$106.22 |
| Family                           | \$390.75 |

All employee payroll contributions for benefits are deducted pre-tax.

# Health Savings Account (HSA)

When you are enrolled in a Qualified High Deductible Health Plan (QHDHP) and meet the eligibility requirements, the IRS allows you to open and contribute to an HSA Account.

## What is a Health Savings Account (HSA)?

An HSA is a tax-sheltered bank account that you own to pay for eligible health care expenses for you and/or your eligible dependents for current or future healthcare expenses. The Health Savings Account (HSA) is yours to keep, even if you change jobs or medical plans. There is no “use it or lose it” rule; your balance carries over year to year.

Plus, you get extra tax advantages with an HSA because:

- Money you deposit into an HSA is exempt from federal income taxes
- Interest in your account grows tax free; and
- You don't pay income taxes on withdrawals used to pay for eligible health expenses. (If you withdraw funds for non-eligible expenses, taxes and penalties apply).
- You also have a choice of investment options which earn competitive interest rates, so your unused funds grow over time.

## Are you eligible to open a Health Savings Account (HSA)?

Although everyone is able to enroll in the Qualified High Deductible Health Plan, not everyone is eligible to open and contribute to an HSA. If you do not meet these requirements, you cannot open an HSA.

- You must be enrolled in a Qualified High Deductible Health Plan (QHDHP)
- You must not be covered by another non-QHDHP health plan, such as a spouse's PPO plan
- You are not enrolled in Medicare
- You are not in the TRICARE or TRICARE for Life military benefits program
- You have not received Veterans Administration (VA) benefits within the past three months
- You are not claimed as a dependent on another person's tax return
- You are not covered by a traditional health care flexible spending account (FSA). This includes your spouse's FSA. (Enrollment in a limited purpose health care FSA is allowed)

## 2023 HSA Contributions

You can contribute to your Health Savings Account on a pre-tax basis through payroll deductions up to the IRS statutory maximums. The IRS has established the following maximum HSA contributions:

FOR THE 2023 TAX YEAR:

- \$3,850 Individual
- \$7,750 Family
- If you are age 55 and over, you may contribute an extra \$1,000 catch up contribution.

Please refer to your HSA documentation or banking institution for more information.

# Dental Insurance

Murtis Taylor Human Services System offers two Dental plan options through Unum Life Insurance Company of America for all employees. With the Dental plan, you may obtain dental care services from the dentist of your choice (contracted or not). The dental plan provides a higher level of benefit if you choose to use an in-network provider. If you use an out-of-network provider, the plan will pay the out-of-network provider a percentage of the Usual, Customary and Reasonable (UCR) rate for that service, which may result in balance billing. The member is responsible for any balance billing charges incurred out of network.

Need help finding a Dentist? Visit [www.unumdentalcare.com](http://www.unumdentalcare.com) and click on “Search Now” in the “Find a Dental Provider” Section. On the “Find a Dentist” page, select the “Dentemax Plus/AlwaysCare” network. Then, choose to search by dentist name or location. The search will produce a map, list of network providers and the option to download a PDF of the search results to print or save. For more information or assistance finding a dentist, please call 888-400-9304.

| Benefit Coverage         | Dental High Plan                  |                             | Dental Low Plan              |                             |
|--------------------------|-----------------------------------|-----------------------------|------------------------------|-----------------------------|
|                          | In-Network Benefits               | Out-of-Network Benefits     | In-Network Benefits          | Out-of-Network Benefits     |
| <b>Annual Deductible</b> |                                   |                             |                              |                             |
| Individual               | \$50                              | \$50                        | \$50                         | \$50                        |
| Family                   | \$150                             | \$150                       | \$150                        | \$150                       |
| <b>Annual Maximum</b>    |                                   |                             |                              |                             |
| Per Person               | \$1,000                           | \$1,000                     | \$1,000                      | \$1,000                     |
| <b>Covered Services</b>  |                                   |                             |                              |                             |
| Preventive               | 100% (no deductible applies)      | 100% of UCR                 | 100% (no deductible applies) | 80% of UCR after deductible |
| Basic*                   | 90% after deductible              | 80% of UCR after deductible | 80% after deductible         | 60% of UCR after deductible |
| Major                    | 60% after deductible              | 50% of UCR after deductible | 50% after deductible         | 50% of UCR after deductible |
| <b>Orthodontia</b>       |                                   |                             |                              |                             |
| Benefit Percentage       | 50% to a \$1,000 Lifetime Maximum |                             | Not covered                  |                             |

\* Periodontics/Endodontics are considered Basic Services on the High Plan, but Major Services on the Low Plan. For full details on coverage, please refer to UNUM plan documents.

| Employee Contributions (Per Pay) |                  |                 |
|----------------------------------|------------------|-----------------|
|                                  | Dental High Plan | Dental Low Plan |
| Employee                         | \$10.87          | \$8.32          |
| Employee & Spouse                | \$21.73          | \$16.64         |
| Employee & Child(ren)            | \$29.67          | \$22.72         |
| Family                           | \$44.01          | \$33.70         |

# Vision Insurance

Murtis Taylor Human Services System offers a vision plan through Vision Benefits of America (VBA). VBA has a large network of Eye Care Providers. By seeing a preferred provider, you have the benefit of a low copayment for a vision exam and materials. You may also go to out-of-network providers, but you will need to pay for services and then submit a claim form for the reimbursed allowances. Visit [VBAPLANS.com](http://VBAPLANS.com) to find participating providers or call 800-432-4966. Please note, certain buy-up options and coatings are not covered under the plan. Please see the Vision Benefits of America plan documents and summaries for more information.

| Benefit Coverage          | Vision                       |                           |
|---------------------------|------------------------------|---------------------------|
|                           | In-Network Benefits          | Out-of-Network Benefits   |
| <b>Copay</b>              |                              |                           |
| Routine Exams             | \$15 copay                   | N/A                       |
| Materials                 | \$15 copay                   | N/A                       |
| <b>Lenses</b>             |                              |                           |
| Single Vision Lenses      | Covered in full after copay  | Up to \$40 reimbursement  |
| Bifocal Lenses            | Covered in full after copay  | Up to \$60 reimbursement  |
| Trifocal Lenses           | Covered in full after copay  | Up to \$80 reimbursement  |
| <b>Frames</b>             |                              |                           |
| Retail Equivalent         | Up to \$150 retail allowance | Up to \$50 reimbursement  |
| <b>Contact Lenses</b>     |                              |                           |
| Necessary / Prescribed    | Covered in full after copay  | Up to \$450 reimbursement |
| Elective                  | Up to \$110 reimbursement    | Up to \$110 reimbursement |
| <b>Frequency</b>          |                              |                           |
| Routine Exams             |                              | 12 months                 |
| Lenses                    |                              | 12 months                 |
| Frames                    |                              | 12 months                 |
| Contact Lenses (Elective) |                              | 12 months                 |

| Employee Contributions (Per Pay) |        |
|----------------------------------|--------|
|                                  | Vision |
| Employee                         | \$2.82 |
| Employee & Spouse                | \$5.36 |
| Employee & Child(ren)            | \$5.50 |
| Family                           | \$7.83 |

# Basic Life and AD&D

Murtis Taylor Human Services System provides company-paid Basic Life/Accidental Death & Dismemberment (AD&D) Insurance through New York Life to assist you and your family in the event of a loss. The life insurance policy will pay as follows:

| Basic Life and AD&D - Union |          |
|-----------------------------|----------|
| Employee Benefit            | \$13,000 |

| Basic Life and AD&D - Non-Union Admin |  |
|---------------------------------------|--|
| Employee Benefit                      | 1 times salary up to \$80,000 + flat \$5,000 (Maximum of \$85,000) |

The above benefits will begin to decrease at age 70.

| Basic Life and AD&D - Retiree |         |
|-------------------------------|---------|
| Retiree Benefit               | \$6,000 |

Important Reminder! Be sure to assign or update a beneficiary or living trust to ensure your assets are distributed according to your wishes.

# Voluntary Life and AD&D

Employees and dependents who elected Voluntary Life Insurance when first eligible, or through a special enrollment, can increase current elections without providing evidence of insurability (EOI) as long as the total election does not exceed the Guaranteed Issue (GI) amounts. If electing over the GI, EOI forms can be requested from your Benefits Administrator.

| Voluntary Life and AD&D  |   |
|--------------------------|---|
| <b>Plan Features</b>     |   |
| Employee Benefit         | \$10,000 increments up to the lesser of 5x salary or \$500,000  |
| Spouse Benefit           | \$5,000 increments up to the lesser of \$250,000 or 50% of the Employee Benefit (spouse cannot elect coverage independent of the employee)        |
| Child Benefit            | Birth to 6 months: \$250.<br>6 months to 26 years: increments of \$2,000 up to \$10,000 (child cannot elect coverage independent of the employee) |
| Guaranteed Issue Amounts | Employee: \$150,000<br>Spouse: \$25,000<br>Child: \$10,000  |

The above benefits are subject to an age reduction schedule beginning at age 70.

# Disability Insurance

In the event you are unable to work as a result of an illness or injury, Murtis Taylor Human Services System provides company paid disability insurance through New York Life. The plans offer income protection and will replace a portion of your earnings while you are unable to work for an extended period of time.

## Long Term Disability (LTD)

| Long Term Disability - Non-Union Staff |                       |
|--|-----------------------|
| <b>Benefit Coverages</b>               |                       |
| Elimination Period                     | 180 days              |
| Benefit Percentage                     | 60% of basic earnings |
| Maximum Monthly Benefit                | \$5,000               |
| Duration of Benefits                   | To age 65             |

LTD benefits received are reduced by State Disability Income (SDI) for employees residing in states with a State Disability Program (CA, NY, NJ, HI, and RI), Workers Compensation and Social Security.



# Wellness Plan

Wellness incentives are easy to earn. A healthy workforce means lower health care cost and greater productivity, so we have a vested interest in keeping you in good shape and to provide an environment that promotes a culture of health by encouraging healthy behaviors. To do that, our wellness program will present year-round opportunities for nutrition and fitness education and events tied to wellness incentives that can result in a variety of savings or perks.

Our Benefits based incentives are meant to encourage you to adopt healthy behaviors. Some will require an ongoing commitment, or it could be doing something as simple as agreeing to see your primary care provider for an annual physical. Additionally, any new or transferred prescription to Ameriwell Pharmacy that remains active for at least 6 months will earn you the reimbursement of your \$50 annual prescription deductible.

Our goal for 2023 is to continue improving the health outcomes of our employees and their families and avoid or decrease future additional health care costs.

## **Benefits Based Incentives: What's in it for me?**

You have the opportunity to earn \$\$\$ in 2023 by completing any or all of the following:

- Earn \$50 for completing an Annual Preventive Physical Exam\* between January 1, 2023 – November 15, 2023
- Earn \$50 when you transfer or begin a new prescription with Ameriwell Pharmacy between January 1, 2023 – November 15, 2023
- Earn \$25 for getting your Annual Flu Vaccine between January 1, 2023 – November 15, 2023
- Earn \$50 for opening an HSA account within 30 days of hire for new hires or maintain and continue making deposits for current employee and we will automatically fund your account with the first \$50 (for HDHP plan enrollees only)

\*Qualifying Annual Preventive Exams include a visit by an identified Primary Care Physician/Provider. There is no co-pay or coinsurance for annual preventative doctor visits on any of our medical plans! The visit must be for medical care; annual Dental and/or Vision exams will not be accepted.

# Retirement

Murtis Taylor is pleased to provide you with a 403(b) Thrift Plan to enable you to accumulate long term savings for your retirement while benefiting from favorable tax treatment. This voluntary retirement savings program offers you the advantage of making contributions from your pre-tax salary.

## Eligibility for Participation

With the exception of “Non-Resident Aliens” all Employees are considered to be an “Eligible Employee” and can make as well as receive Non-Elective Contributions on the first day of the calendar month coincident with or next following the date you attain age 18 and you complete 1 Year of Eligibility service. You will be credited with a “Year of Eligibility service” if you complete at least 1,000 hours of service during your first year of employment, or if you complete at least 1,000 hours of service during a 12-month period that starts on any anniversary of your date of hire.

## Contributions to the Plan

- Employees may make voluntary salary deferral contributions up to IRS-allowed maximums.
- Contributions and earnings are tax-deferred until withdrawn.
- The agency contributes an amount equal to 1% of your base salary
- The agency matches an amount up to 3% of your base salary
- Withdrawals may only begin after age 59 ½ or after termination of employment.
- Employees can choose from an array of Investment opportunities

## Vesting Schedule

You will have a fully vested and nonforfeitable interest in your Elective Deferral Account and Rollover Contribution Account. However, your interest in your Matching contribution Account will vest based on your Years of Vesting Service in accordance with the following schedule:

| <b>Years of vesting Service</b>        | <b>Vesting Percentage</b> |
|--|---------------------------|
| ○ Less than One Year                   | 0%                        |
| ○ One year but less than Two Years     | 0%                        |
| ○ Two Years but less than Three Years  | 20%                       |
| ○ Three Years but less than Four Years | 40%                       |
| ○ Four Years but less than Five Years  | 60%                       |
| ○ Five Years but less than Six Years   | 100%                      |
| ○ Six or More Years                    | 100%                      |

# Paid Holidays and Time Off

Murtis Taylor's generous Paid Time Off plans help employees balance work and personal life. Employees enjoy nine paid holidays per calendar year and additional paid time off as listed below.

## **Administrative Full time Staff**

Administrative staff are entitled to 15 days of paid Sick Leave per calendar year.

Employees who have achieved tenure shall be entitled to 5 days of Personal Leave per calendar year and

- 16 Vacation days per calendar year

## **Bargaining Unit Full Time Staff**

Union staff are entitled to 15 days of paid Sick Leave per calendar year.

Employees who have achieved tenure shall be entitled to 5 days of Personal Leave per calendar year and

- Up to 16 Vacation days per calendar year

Part-time Staff hired to work 20 hours or more per week earn pro-rata Holidays and paid Time Off.

# Murtis Taylor Child Enrichment Center

Free Early Learning and Childcare for 3–4-year Old's!

## Highlights

- ❖ Licensed by Ohio Department of Job and Family Services
- ❖ Vouchers accepted
- ❖ Nutritious catered meals and snacks
- ❖ 4- & 5-Star Centers
- ❖ PreCLE and UPK 2.0 site
- ❖ Employee discounts
- ❖ Full day and Half Day Care for children aged 18 months - 5-years
- ❖ Before/After school care for children aged 5-12 years
- ❖ New activities include explorative and virtual field trips, learning Spanish, try yoga, learn to tap dance, and play the drums!

Ages: 18 months – 12 years

Monday – Friday

7:00 am – 6:00 pm

Limited transportation available

Call 216.283.4400 x 2705 for more information or to schedule a virtual tour!

# Customer Service Information

| Carrier                                | Type of Coverage                              | Website  | Phone Number |
|--|---|--|--------------|
| CIGNA                                  | Medical PPO                                   | <a href="http://www.mycigna.com">www.mycigna.com</a>                         | 800.244.6224 |
| Unum Life Insurance Company of America | Dental PPO                                    | <a href="http://www.unum.com">www.unum.com</a>                               | 800.275.8686 |
| Vision Benefits of America             | Vision  | <a href="http://www.vbaplans.com">www.vbaplans.com</a>                       | 800.432.4966 |
| New York Life Group Benefit Solutions  | Life and AD&D                                 | <a href="mailto:ClientGuide@newyorklife.com">ClientGuide@newyorklife.com</a> | 800-557-7975 |
| New York Life Group Benefit Solutions  | Long Term Disability (LTD)                    | <a href="mailto:ClientGuide@newyorklife.com">ClientGuide@newyorklife.com</a> | 800-557-7975 |
| Principal Financial Group              | 403(b) Retirement Plan                        | <a href="http://www.principal.com">www.principal.com</a><br>Plan # 4-59348   | 800.547.7754 |
| Cincinnati Life Insurance              | Life Insurance                                | <a href="mailto:Gregzito@zitoinsurance.com">Gregzito@zitoinsurance.com</a>   | 440.333.6020 |
| AFLAC                                  | Disability                                    | <a href="mailto:Cedricfinance@sbcglobal.net">Cedricfinance@sbcglobal.net</a> | 261.221.0647 |
| Legal Shield                           | Legal Services                                | <a href="mailto:Johnabrams310@yahoo.com">Johnabrams310@yahoo.com</a>         | 216.410.6942 |
| Allstate at Work                       | Disability & Life                             | <a href="mailto:Ngiancola@cgivb.com">Ngiancola@cgivb.com</a>                 | 216.401.0081 |
| Best Benefit Club                      | Employee Discounts<br>Activation Code: mts610 | <a href="http://www.bestbenefitsclub.com">www.bestbenefitsclub.com</a>       | 330.273.5756 |
| USI Benefit Resource Center            | Benefit Resources/Help                        | <a href="mailto:BRDMidwest@usi.com">BRDMidwest@usi.com</a>                   | 855-874-0829 |

## Have Questions? Need Help?

Murtis Taylor Human Services System is excited to offer access to the USI Benefit Resource Center (BRC), which is designed to provide you with a responsive, consistent, hands-on approach to benefit inquiries. Benefit Specialists are available to research and solve elevated claims, unresolved eligibility problems, and any other benefit issues with which you might need assistance. The Benefit Specialists are experienced professionals, and their primary responsibility is to assist you.

The Specialists in the Benefit Resource Center are available Monday through Friday 8:00am to 5:00pm Eastern Standard Time at 855-874-0829 or via e-mail at [BRCMidwest@usi.com](mailto:BRCMidwest@usi.com). If you need assistance outside of regular business hours, please leave a message and one of the Benefit Specialists will promptly return your call or e-mail message by the end of the following business day.



**13422 Kinsman Road  
Cleveland, Ohio 44120**

**Our Mission - Partnering with you to achieve a better quality of life and a healthier community through engagement, teamwork, and commitment.**

*This brochure summarizes the benefit plans that are available to Murtis Taylor Human Services System's eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request from your Benefits Administrator. Information provided in this brochure is not a guarantee of benefits.*