



# Employee Benefits Summary for Eligible Employees

2023 Plan Year: January 1, 2023 – December 31, 2023

There are 26 pay periods per year. (Revised 11.1.22)

## Blue Cross & Blue Shield (BCBS) Health Insurance Plan Options

### ASSOCIATED BENEFIT CORPORATION (ABC) High Deductible Health Plans (HSA Eligible)

This coverage starts on the first day of the month following date of hire.

- 1 Combined Deductible for Health and Prescription
- Children covered to age 26

Option 1 (High Deductible)	In Network	Out-of-Network
Single   Deductible	\$1,500	\$1,500
Family   Deductible	\$3,000	\$3,000
% Coinsurance	80/20	70/30
Single   Out-of-pocket	\$3,000 max	\$3,000
Family   Out-of-pocket	\$6,000 max	\$6,000
Office Visits	Deductible plus 20% Co-ins	Deductible plus 30% Co-ins
Emergency Services	Deductible plus 20% Co-ins	
Chiropractic Care (20 visits per year, per person)	Deductible, 20% Co-ins	Deductible, 30% Co-ins
Prescription Deductible	Deductible then co-pay	

Premium (Bi-weekly)	Non-Wellness	Wellness
Single	\$127.12	\$104.04
Employee+1	\$298.34	\$252.18
Family	\$300.79	\$254.63

**SAME DEDUCTIBLE - HIGHER PREMIUM**

### ASSOCIATED BENEFIT CORPORATION (ABC) Preferred Provider Organization Plans (PPO)

This coverage starts on the first day of the month following date of hire.

- Separate Deductibles for Health and Prescription
- Children covered to age 26

Option 1 (PPO)	In Network	Out-of-Network
Single   Health Deductible	\$1,000	\$1,000
Family   Health Deductible	\$2,000	\$2,000
% Coinsurance	80/20	70/30
Single   Out-of-pocket	\$3,000	\$3,000
Family   Out-of-pocket	\$6,000	\$6,000
Office Visits	\$25 plus 20% Co-ins	Deductible /\$25 plus 30% Co-ins
Emergency Services	\$100 Co-pay + 20% Co-ins	
Chiropractic Care (20 visits per year, per person)	Deductible, 20% Co-ins	Deductible, 30% Co-ins

Premium (Bi-weekly)	Non-Wellness	Wellness
Single	\$175.73	\$152.65
Employee+1	\$388.70	\$342.54
Family	\$450.62	\$404.46

**SAME DEDUCTIBLE - HIGHER PREMIUM**

Option 2 (High Deductible)	In Network	Out-of-Network
Single   Deductible	\$3,000	\$3,000
Family   Deductible	\$5,000	\$5,000
% Coinsurance	80/20	70/30
Single   Out-of-pocket	\$5,000 max	\$5,000
Family   Out-of-pocket	\$10,000 max	\$10,000
Office Visits	Deductible plus 20% Co-ins	Deductible plus 30% Co-ins
Emergency Services	Deductible plus 20% Co-ins	
Chiropractic Care (20 visits per year, per person)	Deductible, 20% Co-ins	Deductible, 30% Co-ins
Prescription Deductible	Deductible then co-pay	

Premium (Bi-weekly)	Non-Wellness	Wellness
Single	\$117.23	\$94.15
Employee+1	\$274.48	\$228.32
Family	\$276.56	\$230.40

**HIGHER DEDUCTIBLE - SAME PREMIUM**

Option 2 (PPO)	In Network	Out-of-Network
Single   Health Deductible	\$2,000	\$2,000
Family   Health Deductible	\$4,000	\$4,000
% Coinsurance	80/20	70/30
Single   Out-of-pocket	\$4,000	\$4,000
Family   Out-of-pocket	\$8,000	\$8,000
Office Visits	\$25 plus 20% Co-ins	Deductible /\$25 plus 30% Co-ins
Emergency Services	\$100 Co-pay + 20% Co-ins	
Chiropractic Care (20 visits per year, per person)	Deductible, 20% Co-ins	Deductible, 30% Co-ins

Premium (Bi-weekly)	Non-Wellness	Wellness
Single	\$167.22	\$144.14
Employee+1	\$366.68	\$320.52
Family	\$427.40	\$381.24

**HIGHER DEDUCTIBLE - SAME PREMIUM**

## Health Savings Account - "HSA"

- Administered by HSA Bank.
- Pre-tax savings for medical, dental and vision expenses with High Deductible Plan only
- Funds roll over from year-to-year. No "use it or lose it" philosophy
- Annual maximum contributions apply:
  - \$3,850 | Single
  - \$7,750 | Family
- Persons age 55+ are entitled to an additional annual catch-up contribution of \$1,000.
- HSA only available if you choose a High Deductible Plan

## Flexible Spending Account - "FSA"

- Pre-tax Health and Dependent Care
- Available to Full-time employees not participating in CVA, or other High Deductible Plan.
- Maximum carryover is \$610. Any funds remaining are forfeited.
- IRS Annual maximum contributions apply:
  - \$3,050 - Health Care
  - \$5,000 - Dependent Care, Filing as Married
  - \$5,000 - Dependent Care, Filing as Married Filing Separately

## Life Insurance

- Administered by The Standard
- Paid by CVA at 100% with no cost to employee
- Coverage of 2.5 times your annual salary for the term policy on an employee | \$10,000 on spouse | \$5,000 on each dependent child, birth up to age 26.

## Long Term Disability Insurance

- Administered by The Standard
- 100% Paid by CVA with no cost to employee
- Starts after 26 weeks of illness or injury
- 60% of wages with max of \$8,500/month (subject to base pay)
- Full-time status only

## Short Term Disability Insurance

- Administered by The Standard
- Voluntary participation
  - 100% paid by employee
- Starts after 14 days of illness or injury
- Max of 24 weeks of disability
- Full-time status only

Tier	Benefit	Payroll WH
Plan 1	\$400/wk	\$6.68
Plan 2	\$500/wk	\$8.35
Plan 3	\$600/wk	\$10.02
Plan 4	\$700/wk	\$11.69
Plan 5	\$800/wk	\$13.36
Plan 6	\$900/wk	\$15.03
Plan 7	\$1000/wk	\$16.70

## Accidental/Critical Illness

Accident, Critical Illness/Specified Disease, and Hospital Indemnity insurance are type of supplemental insurance provided by The Standard. These plans can help you pay bills that medical insurance does not cover. They pay a cash benefit directly to you for covered treatments or conditions.

- Pays you directly
- Goes with you if you leave your employer
- Provides coverage without answering any medical questions
- Covers children at 50% of your benefit amount at no additional cost
- Gives you the option to cover your spouse

## Paid Time Off (PTO) Full-time Employees

Completed years of service	Annual hours that can be earned	Equivalent # of days	Accrued hours/pay period	Maximum hour accrual cap
0 to 1 Year	80	10	3.08	80
1+ to 6 years	144	18	5.54	224
6+ to 11 Years	168	21	6.46	248
11+ Years	192	24	7.39	272

## Observed Holidays

New Year's Day  
 Memorial Day  
 4th of July  
 Labor Day  
 Thanksgiving  
 Christmas Day

\* 1 Personal Day (Personal Day resets on January 1)

## Dental Insurance - Delta Dental

This coverage starts on the first day of the month following date of hire. Children covered to age 26.

- Diagnostic and preventative paid at 100% (deductible waived)
- Basic services paid at 80% after deductible
- Major services paid at 50%
- Calendar year deductible \$50/\$150
- Rates per pay period (\*) are:
  - \$5.12 | Employee
  - \$7.94 | Employee + One
  - \$11.80 | Family
- Maximum dental benefit per year: \$1,000 per person
- Orthodontia-dependent children only - Lifetime Max \$750

## Vision Insurance - VSP

This coverage starts on the first day of the month following date of hire. Children covered to age 26.

- Rates per pay period (\*) are:
  - \$0.87 | Employee
  - \$1.25 | Employee + One
  - \$2.19 | Family
- **Prescription Safety Glasses Plan** To participate employee must be enrolled in CVA vision insurance.

## Retirement Pension | Co-op Retirement

- Administered by United Benefits Group
- Defined Benefit Plan
- Mandatory participation after 1,000 hours of employment (approximately 6 months)
- Employee currently contributes 3% of annual salary; CVA currently contributes 5.65% + .50% Admin fee = 6.15% ER total.
- 1.50 Accrual Rate
- 5 year vesting schedule

## Retirement Savings | 401K

- 2023 Max Employee Contributions \$22,500
- 2023 Max Catch-up Limit \$7,500 for employees age 50 and above.
- Administered by Milliman Inc.
- 401K pre-tax with Employer Match
- Roth post-tax with Employer Match
- CVA currently matches up to 5% of employee investment at \$0.25/dollar
- 6 year vesting schedule pro-rated
- Full-time employees eligible 1st day of month following 30 consecutive days of employment or with rollover
- Part-time/seasonal employees eligible 1st day of month following 180 consecutive days of employment

## Employee Assistance Plan - EAP

- Paid by CVA at 100% with no cost to employees or immediate family members
- Available through BestCare: [www.BestCareEAP.org](http://www.BestCareEAP.org) | 1.800.801.4182
- Provides three confidential, counseling sessions per year, per family member

For additional benefits & employee perks, visit [cvacoop.com/benefits](http://cvacoop.com/benefits).