

## **EMPLOYEE BENEFITS OVERVIEW**

The Heritage at Brentwood offers a comprehensive and flexible group insurance benefits package to eligible employees to protect the employee's health and welfare. Regular full-time employees will be eligible for group insurance benefits in accordance with applicable waiting periods and provided the enrollment process has been completed with the designated enrollment period. Additionally, The Heritage at Brentwood offers other discretionary benefits and optional employee amenities through Life Care Services (LCS) and other community partnerships.

**Quick Reference for Group Insurance Benefits** 

Benefit	Who is eligible?	When eligible?	Cost?	Coverage?
Health*	Regular Full-Time (FTB)	1 <sup>st</sup> of the month after 30 days in FTB status	Varies based on coverage level elected	Employee Only, Employee/Children, Employee/Spouse, Employee/Family
			Employer pays 80% for employee only coverage	
Dental**	Regular Full-Time (FTB)	1 <sup>st</sup> of the month after 30 days in FTB status	Varies based on coverage level elected	Employee Only or Family
Vision	Regular Full-Time (FTB)	1st of the month after 30 days in FTB status	Varies based on coverage level elected	Employee Only, Employee/Children, Employee/Spouse, Employee/Family
			Employer pays 60% of employee only coverage	
Section 125 Cafeteria Flexible Spending	Regular Full-Time (FTB)	1 <sup>st</sup> of the month after 30 days in FTB status	Up to maximum \$2,850 for Healthcare	Employee / Family
Account (FSA)			Up to maximum \$5,000 single/ \$2,500 married for Dependent Care	
Basic Life / Accidental Death & Dismemberment (AD&D)	Regular Full-Time (FTB)	1 <sup>st</sup> of the month after 30 days in FTB status	Employer Paid	\$10,000 benefit
Voluntary Life / Accidental Death & Dismemberment (AD&D)	Regular Full-Time (FTB)	1 <sup>st</sup> of the month after 30 days in FTB status	Varies based on Elected Amount(s)	\$100,000 maximum for employee; \$50,000 maximum for spouse; \$10,000 maximum for children – Guaranteed Issue upon initial enrollment only
Long-Term Disability (LTD)	Regular Full-Time (FTB)	1 <sup>st</sup> of the month after 30 days in FTB status	Employer Paid	60% of pre-disability earnings up to maximum \$5,000 per month after 90 Day Elimination Period
Short-Term Disability (STD)	Regular Full-Time (FTB)	1st of the month after 30 days in FTB status	Varies based on Elected Amount(s)	Elected income replacement up to maximum \$1,000 per week

<sup>\*</sup> PPO Health Plan that includes an employer-paid Health Reimbursement Arrangement (HRA) that reimburses 60% of deductible expenses for employee and family through the medical provider.

**Quick Reference for Discretionary/Optional Benefits & Amenities** 

Benefits	Who is Eligible?	When Eligible?	Cost?	Coverage?
401(k) Retirement Plan	All Employees	After 90 days of employment	Varies based on salary & Pre-Tax and/or Roth Contributions Catch-up Contributions for employees age 50+	Employee Only 50% match for first 1-3% employee contributions (1.5% maximum) calculated every pay period 6-year incremental vesting period

<sup>\*\*</sup> Orthodontia for dependents up to age 19 covered at 50% up to lifetime maximum.

Benefits	Who is Eligible?	When Eligible?	Cost?	Coverage?
Workers' Compensation	All Employees	Date of Hire	Employer Paid	Employee Only
DailyPay	All Employees	Date of Hire	FREE DailyPay App Transfer your earnings instantly for minimal cost or next day at no cost	Employee Only
Paid Time Off (PTO)	Regular Full-Time (FTB) Regular Part-Time (24- 29 hours/week)	After 90 days of employment	Employer Paid	Accrual Rate based on Anniversary Date & Years of Service
Holiday Pay	Regular Full-Time (FTB)	After 30 days of employment	Employer Paid	Holidays Recognized: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving, Christmas Day plus Floating Holiday
Direct Deposit	All Employees – Required	Date of Hire	Fee-free automatic deposits for multiple checking and/or savings accounts  Also see DailyPay	Employee Only
Pinnacle Bank	All Employees	Date of Hire	Group Banking Program & Financial Services	Employee / Family
Employee Assistance Program (EAP)	All Employees, Household Members and Legal Dependents	Date of Hire	Employer Paid	Free, confidential, and professional help, including telephone consultations and in-person appointments
Employee Discount Programs	All Employees, Family and Friends	Date of Hire	Employer Paid	CPS Savings corporate program offering various vendor discounts
Education Incentive Program (EIP)	All Employees Currently Enrolled in High School & College Courses	Date of Hire	Employer Paid Earn \$25 per A earned at the end of each semester Unpaid study period &	Employee Only
			light snacks before start of scheduled shift	
YMCA Corporate Partnership	Regular Full-Time (FTB) Regular Part-Time	Date of Hire	Joining Fee Waived 10% Corporate Discount on monthly rates Fee-Free Payroll	Employee / Family
			Deduction \$10 per month wellness credit	
Employee Referral Bonus Program	All Employees	Date of Hire	Employer Paid  Earn \$1 for every  worked by referred  employees for one  year – up to \$2,080  per employee referral	Part-Time & Full-Time referrals only  Rehires, PRN, Seasonal and Temp ineligible
Rewards & Recognition	All Employees	Varies	Varies	Employee Only