

# Benefits Summary

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## Medical/Dental/Pharmacy/Vision Insurance Coverage

### **Premera Blue Cross of Alaska**

*Benefits and coverage amounts are expected to change during open enrollment.*

#### **Medical**

- \$300 Deductible for individual
- \$600 Deductible for family
- Bi-Weekly payroll deductions: TCC wellness rate \$0 Employee Only Coverage, \$77.27 Employee and Spouse Coverage, \$92.48 Employee and Children Coverage, \$122.61 Employee and Family Coverage.\*

#### **Dental**

- 100% coverage for preventative treatment of usual & customary costs
- 2 cleanings per calendar year
- 2 exams per year
- x-rays(including bitewing; complete series or panoramic once per 36 consecutive months)
- \$50 deductible per calendar year on routine & major dental treatment
- \$150 family deductible
- 80% coverage routine treatment (root canal & fillings)
- 50% coverage major dental treatment (crowns & bridges)
- 50% coverage orthodontic (braces) Annual Max
- Orthodontics max of \*\$1,500/person per year over 18
- Orthodontics, no maximum for children under 18
- Calendar year dental max of \*\$2,000/person (unlimited under 18)

#### **Vision**

- 0% co pay allowed one eye exam per calendar year
- One routine vision exam per year
- Lenses will be covered once per year with a \*\$200 benefit for glasses or contacts. Frames will continue to be covered every 2 years with a \*\$300 benefit.

#### **Pharmacy**

- Three tiered pharmacy plan
- Generic - \$0 co-pay
- Preferred - \$20 co-pay
- Non-preferred - \$40 co-pay

## Employer Paid Short-Term Disability Coverage

Short-term disability provides income protection at the rate of 66.67% of weekly earnings up to \$1000 per week for up to 26 weeks for a covered disability. This benefit is paid 100% by TCC for employees.

## Employer Paid Long-Term Disability Coverage

Long-term disability provides income protection at the rate of 60% of monthly earnings up to \$15,000 per month payable for the period during which you continue to meet the definition of a disability up to the Social Security Normal Retirement Age. This benefit is paid 100% by TCC for employees.

## Employer Paid Life and AD&D Insurance

Life Insurance and Accidental Death and Dismemberment coverage through MetLife is paid 100% by TCC for the employee. The benefit is 2.5 times annual salary rounded up to the nearest thousand to a maximum of \$200,000. The benefit doubles if the death is an accident.

## Voluntary Supplemental Term Life and AD&D Insurance Accident/Critical Illness/Whole Life

**Voluntary Term Life Insurance** - In addition to the benefit above, additional life insurance coverage is available on a voluntary basis for employee, spouse and children. Employees can elect up to 5 times their salary in increments of \$10,000 not to exceed \$500,000. This benefit offers new hires a guarantee issue of \$180,000 in coverage for the employee and \$25,000 for the spouse without evidence of insurability. Very competitive rates are offered to allow employees to increase their coverage and to cover dependents.

**Voluntary Group Accident Insurance** - may be purchased for you and your family. It provides specific dollar coverage for off-job injuries.

**Voluntary Group Critical Illness Insurance** - is also available for you and your family that also pays specific dollar benefits for cancer and a number of other diagnosed diseases or conditions.

**Whole Life** - Issue age premium. Coverage for you and your family well into retirement. Payable up to the age 120, with the option to be paid up at age 70.

## Profit Sharing Plan

TCC contributes 7% of your salary into a profit sharing plan administered by Transamerica.

**Vesting Schedule:** 0-2 years=0%; 2-3 years=30%; 3-4 years=60%; 4+ years= 100%. Sign in at [tanachiefs.trretire.com](http://tanachiefs.trretire.com) or call 800-755-5801.

## 403(b)/Roth Voluntary Retirement Plan Options

Employees can make voluntary pre-tax or post tax contributions to a 403(b) or Roth retirement account with Transamerica. Employee contributions are always 100% vested. Enroll at [tanachiefs.trretire.com](http://tanachiefs.trretire.com) or call 800-755-5801.

## Employee Assistance Program

EAP provides confidential help with family, work, money, health and life, whenever you need it.

Lifeworks offers fast, free confidential help, 24/7. Call anytime to speak with a caring, professional consultant at 888-319-7819 or visit [metlifeeap.lifeworks.com](http://metlifeeap.lifeworks.com) to find help and resources with almost any issue.

## Health and Dependent Flexible Spending Arrangements (FSA's)

TCC provides the opportunity to pay for out-of-pocket medical, dental, vision and dependent care expenses with pre-tax dollars through Flexible Spending Arrangements (FSA's). The maximum you can contribute to the Health Care Flexible Spending account is set by IRS at \$3050. The maximum that you can contribute to the Dependent Care Flexible Spending account is \$5,000, if you are a single employee or married filing jointly, or \$2,500, if you are married and filing separately.

## Paid Time Off and Holidays

- **15 paid holiday- days**
- During 1st year of employment:
  - 15 days per year (accrual rate of 0.057695 per regular hour)
  - One year of employment and beyond: 30 days per year (accrual rate of 0.11539 per regular working hour)
- Up to 350 hours can be rolled over each year

## Educational Assistance

TCC offers tuition reimbursement (upon approval) for full-time employees with one year of service.

## Bereavement Leave

Paid leave offered at varying levels according to the relationship of deceased relative.

## Other

TCC offers other benefits such as FMLA (Family Medical Leave) and COBRA as required by state and federal law.

## Benefits Waiting Period

The waiting period is the first of the month following 30 days of employment, generally 31 days - 59 days based on start date. i.e. Date of Hire: August 9; Eligibility Date: October 1. (You must enroll and elect your benefits within 30 days of your eligibility date.)