



Benefit Program Information

Kidango recognizes the importance of maintaining a comprehensive benefit program. The Following is an overview of what we offer our employees. Employees who work fewer than 40 hours per week will receive a pro-rated contribution amount toward the premium.

If you have other medical coverage either through an individual policy, government program, or through a spouse you may waive coverage under the Kidango plan. You must provide proof of this coverage. To be eligible for benefits you must be salaried and work a minimum of 20 hours per week.

Medical Benefits **Administered by Kaiser**

Health Maintenance Organization (HMO) 2218 Base Plan- Kidango provides this medical plan at no cost to full-time regular employees. The plan offers low \$10 co-pays. The plan has an annual deductible and co-insurance for some services after the deductible is met. You select a Primary Care Doctor and that doctor will then manage all of your care, including referring you to specialists as needed.

Health Maintenance Organization (HMO) Buy-up Plan (Employee contribution required) – This plan offers \$25 co-pays with **no** deductibles or co-insurance. In choosing this plan, you agree to pay a monthly amount deducted from your paycheck. You select a Primary Care Doctor and that doctor will then manage all of your care, including referring you to specialists as needed.

Point of Service (POS) –There are three levels of coverage. The first level is an HMO, the second level is a PPO benefit within the PHCS network. The third level is for any licensed provider-this is your non-network level coverage. Note: Preventative and mental health services are only available on the HMO level at Kaiser Facilities.

Dental Benefits **Administered by Fort Dearborn**

California Dental HMO- This plan has a list of dentist that participates in the HMO (Advantage 100) plan. The HMO plan requires a primary dentist within a network and it is more limiting than the PPO plan. There are **no copays** for preventative services and this plan does not have a deductible or an annual maximum. This plan does require a copay for specific services (see summary of benefits and copayments). To find a dentist: www.caldental.net (Advantage 100 Plan).

Dearborn National PPO -This plan may be for you if you have a specific dentist you want to see that is not listed on the HMO Plan. The Plan has a \$50 deductible for individuals and a \$150 family deductible. Preventative services are paid 100 %. There is a calendar \$1500 maximum. Please review the summary of benefits and copayments-Dearborn National.

To find a dentist: www.dearbornnational.com.

Vision Benefits **Administered by VSP**

VSP-Provides an exam once every 12 months with a \$20 copay. Lenses and frames every 24 months or contact lenses every 24 months. www.vsp.com or 1-800-877-7195

Employee Assistance Program

Assistance areas: Professional Guidance and Counseling on topics such as Parenting, Care Giving, College, Legal and Financial advice. Go to their website www.guidanceresources.com or call (888)628-4844.

Life Insurance (Dearborn National)

\$20,000.00 benefit for all eligible employees.

Tax Deferral Plans

Plans are available to help employees defer federal taxes now and save for retirement. Kidango works with The Principal for our 401(k) plan. If you have been with Kidango for six months or more, you work at least 20 hours a week, you can enroll in the plan at any time.

Section 125 Program

Administered by Conexis

This Benefit is a Calendar based program. Open enrollment is in December for an effective date of January 1st.

Healthcare Flexible Spending Account- A healthcare flexible spending account (FSA) allows you to pay for qualified out-of-pocket medical expenses on a pre-tax basis.

Dependent Care Flexible Spending Account- A dependent care flexible spending account (FSA) allows you to pay for employment-related dependent care services related to care of a qualifying individual on a pre-tax basis.

Vacation

Regular full-time, salaried employees shall be entitled to accrue vacation leave at the rate of twelve days per year. Vacation hours will begin accruing upon successful completion of the six month introductory period. Regular part-time salaried employees accrue vacation leave on a pro-rated basis. Temporary employees do not accrue paid vacation.

Sick

New hires will accrue sick hours from date of hire at the rate of 7.5 sick days per year.

Holidays

Full-time and part-time salaried employees shall be entitled to seven (7) paid holidays each year.

Provident Central Credit Union

You are eligible to sign up for the credit union at any time. They offer low rates for loans and savings plans.

- **Dependent coverage is up to age 26 years.** If your dependent ages out, please be sure to notify HR within 30 days. It is important to notify Human Resources of your dependents loss of coverage so that we can notify them of their right to elect Cobra.