



## Employee Benefit Information

KCI pays a large portion of an employee's coverage for Health and Dental Care. Employees wishing to add their dependents can receive coverage at THEIR (the employees') expense. Rates are available through HR for dependants. Benefits offered through Cigna Health and Guardian Dental. Employees are eligible for medical benefits the 1<sup>st</sup> day of the month after sixty days of regular employment with Kids' Corps, Inc. and dental benefits the 1<sup>st</sup> day of the month after ninety days.

COVERAGE	EMPLOYEE PAYS Biweekly	KCI PAYS Biweekly	TOTAL COST OF BENEFIT Per Pay Period
Employee Medical	<b>\$83.08</b>	\$386.92	\$470.00
Employee Dental	<b>\$9.23</b>	\$15.27	\$24.50
Employee Vision	<b>\$5.44</b>	\$0.00	\$5.44
Employee AD&D	<b>\$0.23</b>	\$0.79	\$1.02
<b>TOTAL:</b>	<b>\$97.98</b>		

### Cigna Health Insurance Company

**Employee Medical** Preventative care and services including immunizations covered at 100%. Unlimited office visits \$45.00 copay, or telehealth option for \$20.00 copay, then plan pays 100%. For other services outside of visits, preventative, and pharmacy there is a \$5000 deductible. **Retail Pharmacy** - Pharmacy benefits 3-tier benefit with co-pays of \$15/\$30/\$50 depending upon the medication.

### Guardian Dental, Life, and Vision Insurance

**Employee Dental –** **\$50 Deductible.** Preventive care (cleaning, fluoride, x-rays) covered at 100% with deductible waived. Traditional 80% and 50% coverage depending upon services. Annual services limit is \$2,000 per person. Orthodontics not included in plan.

**Life AD&D --** **\$20,000** life coverage and accidental death and dismemberment

**Vision --** **Eye exam copay \$10, lenses copay \$25.** Frames benefit up to \$130 anything above that 20% off. \$130 contact lenses benefit.

<b>Holiday Pay</b>	Nine paid holidays per year. Employees must work or be on paid leave the day before and the day after the holiday to qualify for holiday pay, exceptions being Christmas and Memorial Day.
<b>Paid Time Off</b>	Leave accrues at a rate of .06% per hour worked for the first three years of employment following a 90-day introductory period. Leave accrual increases to .10% after three years of employment. Employees are eligible to use leave after they have completed their introductory period. Substitutes do not qualify for paid time off.
<b>401 (k) Retirement</b>	Employees can start the plan at any time after successful completion of an introductory period. Employees choose their contribution rate up to \$18,500 per year if under 50 years old or up to \$24,500 per year after 50. Kids' Corps, Inc. offers a company match of half up to 6% of the employee's income on a vesting schedule of six years.
<b>Employee Assistance Program</b>	Confidential and professional resource available 24/7 provided by KCI and available to all employees and their immediate family members at no cost.
<b>Training &amp; Tuition Assistance</b>	KCI provides generous training. KCI assists with some tuition as needed and as funds allow. Assists all employees interested with student loan forgiveness. Kids' Corps, Inc. qualifies under the Public Service Loan Forgiveness Program. Check with Human Resources for more information. Coaching provides to all teaching staff. Leadership development provided to all supervisors and coordinators.
<b>Colonial Life</b>	Employees can sign up for Colonial benefits and have premiums deducted from their payroll checks.
<b>Pay Increases</b>	Educational awards and increases. Experience increase given to all regular employees as funding allows.