
















# BENEFIT SUMMARY SHEET

Morrow Home Community **THE BENEFITS OF MAKING A DIFFERENCE**

This is a brief description of Company benefits. For additional information, please contact Human Resources.

BENEFIT	DESCRIPTION	EMPLOYER CONTRIBUTION	ELIGIBILITY REQUIREMENTS
* <b>Medical Insurance</b> 	Allegiance Select Plan Allegiance HSA Value Plan	82% Employee Only 84% Family  86% Employee Only 82% Family	30 hours/week Begins on the first day of the month following 30 days of employment
* <b>Voluntary Dental Insurance</b> 	Delta Dental 2 plan options	Employee-paid	30 hours/week Waiting period same as medical insurance
* <b>Voluntary Vision Insurance</b> 	NVA Vision Insurance	Employee-paid	30 hours/week Waiting period same as medical insurance
* <b>Section 125 - Flexible Spending Account</b> 	Health Care, Dependent Care, & Limited Purpose Reimbursement Account	Employee-funded	30 hours/week Waiting period same as medical insurance
* <b>Life Insurance</b> 	\$25,000 life insurance policy through Kansas City Life	100%	30 hours/week Waiting period same as medical insurance
* <b>Life / AD&amp;D Insurance</b> 	<b>Life (employee):</b> \$1000 increments up to a maximum of the lesser of 5x annual earnings or \$500,000 <b>AD&amp;D:</b> Additional benefit payable for AD&D	Employee-paid	
* <b>Voluntary Pet Insurance</b> 	Group rates on pet health insurance, including medical problems & conditions	Employee-paid	30 hours/week Waiting period same as medical insurance
* <b>Disability Insurance</b> 	66-2/3% of monthly pre-disability earnings (reduced by deductible income)	100%	30 hours/week Available 1st of the month following 1 year of employment.
<b>Paid Time Off</b> 	Accrue 19 days during your first year, 24 days after 1 year (based on a 40 hour work week). Carry over up to 160 hours. Cash-out option available. PTO sharing program available.	100%	30 hours/week Days begin to accrue on the 1st day of employment and are available for use after 3 months of employment
<b>401(k) Plan</b> 	May contribute as little as 1% of gross salary on a pre-tax basis up to the annual IRS maximum. Roth contributions also available.	Employee-funded	All employees are eligible to participate Waiting period same as medical insurance
<b>401(k) Match</b> 	Match 100% of the first 4% that you contribute. All contributions 100% vested.	100% of 4%	
<b>Educational Assistance Bootstrapping Program</b> 	Reimbursement of tuition, fees, books, or supplies.	up to \$4,000 annually	Available following 6 months of employment
<b>Employee Assistance Program (EAP)</b> 	24/7 Confidential service that provides assessment, counseling, resources, & referrals for a variety of issues, including child/elder care	100%	Available for all employees and household members

\* Additional Insurance information provided in the benefits packet received upon hire.

Effective 1/1/2025