



## **SUMMARY OF EMPLOYEE BENEFITS**

### **Vacation Leave**

Full-time employees will accrue paid vacation time at the following rates:

Between 0-2 Years:	8 hours per month
3 <sup>rd</sup> Year:	9 hours per month
Between 4-10 Years:	10 hours per month
Over 10 Years:	14 hours per month

Part-time employees will accrue paid vacation time on a prorated basis, determined by the fraction of a forty-hour week that each works.

### **Vacation Buy**

Full-time employees can purchase additional vacation time from 8 hours to 56 hours. A payroll deduction will be taken each pay day and is determined by an employee's hourly rate and the amount of hours purchased.

### **Sick Leave**

Full-time employees will accumulate paid sick leave at the rate of eight (8) hours per month. Part-time employees will accumulate paid sick leave on a prorated basis, determined by the fraction of a forty-hour week that each works.

### **Holidays**

PPACG observes the following holidays throughout the year: New Year's Day, Martin Luther King Jr. Day, Presidents' Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veteran's Day, Thanksgiving, and Christmas.

### **Miscellaneous Leave**

PPACG has other leave policies concerning court leave, funeral leave, parental leave, military leave, and leave of absence. The specifics of these policies may be found in the *Employee Handbook*.

### **Term Life, Accidental Death and Dismemberment, Short-Term & Long-Term Disability Insurances**

Employees who work 30 hours or more weekly and are eligible for benefits are provided term life, short-term and long-term disability insurances that are paid 100% by PPACG.

## **Health Insurance**

Employees who work 30 hours or more weekly and are eligible for benefits may participate in PPACG's health insurance plan. Employees will be charged \$50 per month. Dependents of eligible employees may be covered. Employees with less than three years of employment will get a 15% reduction in the dependent rates and employees with more than three years of employment will get a 30% reduction in the dependent rates.

## **PeakMed Primary Care**

This benefit is currently not available.

## **Group Medical Bridge Insurance**

Employees who work 30 hours or more weekly and are eligible for benefits may participate in PPACG's group medical bridge insurance plan. Employees currently pay \$1.00 per month for their coverage. Dependents of eligible employees may be covered at the employee's expense. The specifics of this coverage may be found in the policy provided to employees upon hiring.

## **Dental Insurance**

Employees who work 30 hours or more weekly and are eligible for benefits may participate in PPACG's group dental insurance plan. Employees currently pay \$1.00 per month for their coverage. Dependents of eligible employees may be covered at the employee's expense. The specifics of this coverage may be found in the policy provided to employees upon hiring.

## **Vision Insurance**

Employees who work 30 hours or more weekly and are eligible for benefits are provided vision insurance. The premiums currently are paid 100% by PPACG. Dependents of eligible employees may be covered at the employee's expense. The specifics of this coverage may be found in the policy provided to employees upon hiring.

## **Additional Life Insurance**

Regular employees who work 30 hours or more weekly and are eligible for benefits are provided the opportunity to purchase additional life insurance at the employee's expense.

## **Cafeteria Plan**

PPACG sponsors an Employee Cafeteria Plan that provides eligible employees with the ability to pay for qualifying unreimbursed medical expenses with pre-tax dollars. The specifics of the Plan may be found in the Plan documents provided to employees upon hiring. The dependent day care cafeteria plan is currently not available.

## **Retirement Plans**

Regular employees will be enrolled in PPACG's 401 (a) Retirement Plan after six months of employment. Employees are vested in the 401(a) plan under the following schedule:

<u>Years of Completed Service</u>	<u>Percent Vested</u>
1.	20%
2.	40%
3.	60%
4.	80%
5.	100%

Regular employees may also elect to participate in PPACG's Deferred Compensation (457) Retirement Plan, which allows employees to set aside an additional portion of their salary on a pre-tax basis. The specifics of the two plans may be found in the Plan documents provided to employees.

## **Workers' Compensation**

PPACG provides Workers' Compensation coverage for all its employees.

## **Training**

The PPACG in-service education and training program strives to provide opportunity for professional growth and development for employees. PPACG encourages education and training for employees in order to promote efficiency, economy, and effectiveness in the operation of PPACG, and to assist employees in improving abilities required for promotion. Training and educational opportunities at PPACG include training software and computer programs, professional training sessions and workshops, professional conferences, and subscriptions to professional publications.

*All the benefits, policies and programs above referenced are summarized and should not be considered, by themselves, as company policy. This information is provided only as an overview. PPACG's benefits, policies and programs are subject to revision and/or revocation at any time.*

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