

**401K Retirement Plan** – All On With Life employees are eligible to participate in the 401K retirement plan the first of the month on or following the 90<sup>th</sup> day of employment. Employees who make no election decision (enroll or opt-out) are automatically enrolled with a 3% deferral. After 1 year of employment during which 1,000 hours has been worked, On With Life may make a discretionary contribution to eligible employees’ accounts. On With Life’s contribution is subject to a vesting schedule.

**Employee Assistance Program (EAP)** – EAP provides counseling benefits for all employees and their immediate families. Legal and financial counseling is available on a limited basis.

**Continuing Education and Tuition Assistance** – Each department has a budget for continuing education, seminars and travel expenses. Employees may also request tuition assistance to take a class or to complete a degree program at an accredited school, when such classes/degrees are related to their job and/or will benefit both the employee and On With Life (e.g. classes in the Nursing or brain injury rehabilitation fields).

**Membership in Professional Associations** – On With Life may pay an employee’s membership fees in professional associations, dependent upon the position and professional field. On With Life also pays for professional licensures required by full-time positions.

Benefit	Full-Time	Part-Time	PRN
Employee Assistance Program	Yes	Yes	Yes
401K	Yes	Yes	Yes
Holiday Pay	Yes	Yes	No
Paid Time Off & Paid Medical Leave	Yes	Yes	No
Health & Dental Insurance	Yes	No	No
Life Insurance and AD & D Insurance	Yes	No	No
Long Term Disability Insurance	Yes	No	No
Health Savings Account	Yes	No	No
Flexible Spending Account	Yes	No	No
Professional License Fees Paid	Yes	TBD	No
Continuing Education/Tuition Assistance	Yes	TBD	No
Direct Deposit	Yes	Yes	Yes
Social Security and Medicare	Yes	Yes	Yes
Workers’ Compensation Coverage	Yes	Yes	Yes

*“I knew when I started working at On With Life 16 years ago, that I didn’t want to work anywhere else.” – Nancy*

**EMPLOYEE BENEFITS**

Paid Time Off  
 Paid Holidays  
 Paid Medical Leave  
 Flexible Spending Accounts  
 Direct Deposit  
 Health and Dental Insurance  
 Long-Term Disability Insurance  
 Group Term Life Insurance  
 401K Retirement Plan  
 Employee Assistance Program  
 Continuing Education and Tuition Assistance  
 Membership in Professional Association



Further information on benefits is in the Handbook and Benefits Guide.

**Paid Time Off (PTO)** – PTO combines vacation and sick leave into one bank of time off. Full time (FT) and part time (PT) employees accrue on each hour paid at a rate of .0558 per hour through the second year of employment, at which time the accrual rate increases. An employee averaging 40 hours a week earns approximately 116 hours of PTO during his/her first year (14.5 eight-hour days).

PTO cannot be used until the introductory period (90 days) is successfully completed.

**Paid Holidays** - Eligibility for paid holidays begins after the 90-day introductory period is successfully completed. FT employees are paid 8, and PT employees are paid 4 hours at their regular rate for the following U.S. holidays:

- New Year’s Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Day

**Paid Medical Leave (PML)** – PML is a benefit to FT/PT employees to be used for long term illness or injury. It is earned at a rate of .025 hours for every hour paid up to 2 hours/pay period. PML can be used after the 90 day introductory period is successfully completed.

**Health Savings Account** – Full-time employees enrolled in High deductible health plans may elect to bank pre-tax dollars to pay for certain medical expenses. This benefit is available the first of the month following 90 days of employment. OWL may contribute funds with employee contributions in certain circumstances. See Human Resources for details.

**Flexible Spending Accounts** – Full-time employees may elect to bank pre-tax dollars to pay for certain medical and/or dependent care expenses. This benefit is available the first of the month following 90 days of employment. See Human Resources for details.

**Direct Deposit** – Direct deposit of your paycheck is required. Please provide a voided check or bank routing and account number to set up direct deposit.

**Health/Dental/Vision Insurance** - FT employees may elect health insurance through Wellmark Blue Cross Blue Shield of Iowa, dental insurance through Delta Dental, and vision insurance through VSP. Eligibility for these benefits begins the first of the month following the 30<sup>th</sup> day of employment. Deductions for premiums are made pre-tax (certain exceptions may apply).

**Health Insurance – Employee cost per pay period**

Coverage	Blue Advantage HMO	Alliance Select PPO	Blue Advantage High-deductible HMO	Alliance Select High-deductible PPO
Employee Only	\$81.50	\$99.50	\$51.50	\$71.00
Employee + Child(ren)	\$240.00	\$272.50	\$187.50	\$219.00
Employee + Spouse	\$262.50	\$296.50	\$207.00	\$242.50
Employee + Family	\$387.00	\$441.50	\$304.00	356.00

**Dental Insurance – Employee cost per pay period**

Employee Only	Employee + Child(ren)	Employee + Spouse	Employee + Family
\$6.00	\$12.25	\$11.75	\$19.25

**Vision Insurance – Employee cost per pay period**

Employee Only	Employee + Children	Employee + 1	Employee + Family
\$4.32	\$7.05	\$6.91	\$11.36

**Long-Term Disability Insurance** – For FT employees, paid by On With Life; eligibility begins the first of the month on or following 90<sup>th</sup> day of employment.

**Group Term Life Insurance** – For FT employees, paid by On With Life. Coverage is two times the employee’s annual base salary, and eligibility begins the first of the month on or following 90<sup>th</sup> day of employment.