



2016 – 2017 Plan Year Benefit Overview
Eligibility 1st day of Full-Time employment

Bi-Weekly Employee Contribution	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
Medical PPO Option 1 Aetna Baylor Local Network	\$ 45.00	\$ 212.00	\$ 182.00	\$ 349.00
Medical PPO Option 2 Aetna CPOS-II Broader Network	\$ 58.00	\$ 250.00	\$ 218.00	\$ 395.00
Dental PPO	\$ 3.00	\$ 11.00	\$16.00	\$ 27.00
Vision PPO	\$ 1.00	\$ 3.00	\$ 3.00	\$ 5.00

Health Reimbursement Account (HRA)

ACH Child and Family Services will cover inpatient hospitalization, surgery and outpatient surgery for eligible plan expenses at 95%; employees are responsible for the first \$500.00 of the plan deductible for each covered member. Eligible expenses for other outpatient procedures, such as diagnostic testing will be reimbursed at 50%; employees are responsible for the other 50% of the plan deductible for those expenses. (The HRA does not cover co-pays, prescriptions, or coinsurance).

TeleDoc

With Teladoc, you have 24/7 access to talk to a doctor by phone to get a diagnosis, treatment options, and a prescription if necessary. Teladoc is a great option for common medical issues such as colds, flu, poison ivy, respiratory infections, bronchitis, pink eye, sinus problems, allergies, urinary tract infections and ear infections. Save time and money by using Teladoc when appropriate. You can speak with a physician from home or work with NO co-pay or bi-weekly deduction.

Flexible Spending Account (FSA)

Flexible spending accounts allow participants to use pre-tax dollars to pay for out-of-pocket medical expenses, including deductibles, dependent care expenses and employer-sponsored medical-related insurance premiums. Infinsource, ACH Child and Family Services third party administrator of the Flexible Spend Accounts, offers a debit card to its participants to use for the expenses deducted from their checks.

401K

All employees who are at least 21 years of age are eligible to participate in ACH Child and Family Services' 401(k) plan on the first day of the month after six (6) months of continuous employment. Upon enrollment, you may contribute between 1% and 20% of your compensation each pay period on a pre-tax basis to your 401(k) account. ACH Child and Family Services will match 100% of your contribution up to a total of 3%, and 50% of the next 2% of your contribution as determined by Human Resources and IRS regulations.



Holidays

ACH Child and Family Services acknowledges the following holidays:

New Year's Day

President's Day

Memorial Day

Martin Luther King Day

Easter Holiday (Friday Before)

Independence Day

Labor Day

Christmas (2 Days)

Thanksgiving (2 Days)

Paid Time Off (PTO)

PTO allows employees the flexibility of taking time off for their own purposes and the ability to manage their paid leave. Eligible employees earn 15 days per year.

Life Insurance

ACH Child and Family Services pays life insurance based on an employee's annual salary.

Long-Term Disability

Long-Term Disability coverage will provide 60% of the employee's salary for a period of 5 years, and it begins 6 months after the 1st day of the disability. ACH Child and Family Services picks up the bill on this benefit. This is effective the 1st day of the new month after hiring.

Short-Term Disability

This voluntary insurance, paid 100% by the employee will provide a weekly benefit of 60% (up to a \$500 weekly maximum) of the employee's weekly salary for a medical disability. This is payable on the 1st day for an accident, 8th day for sickness and will be payable for a maximum of 6 months. This is effective the 1st day of the new month after hiring.

Life Assistance Program (LAP)

Balancing your work and home is not always easy. With WorkLifeMatters, your confidential employee assistance program, you have access to support and guidance on topics such as: Education, Dependent and Elder Care, Legal & Financial, Lifestyle and Fitness, and Working Smarter.

AFLAC

This voluntary benefit is paid 100% by the employee. AFLAC allows employees to participate in special group rates for additional medical insurances. Please see brochures for more information.

Pre-Paid Legal Services

This voluntary benefit is paid 100% by the employee. Employees have the option to have attorney representation. As a member, you have an attorney who can help you with your legal questions and problems. Please see brochure for more information.

Additional Life Insurance

This benefit, offered by New York Life Insurance, gives the employee the option to purchase additional life insurance for themselves, as well as their spouse, children, & grandchildren. This is a voluntary benefit and is based on age and how much coverage is needed.

YMCA – Arlington and Fort Worth

This voluntary benefit is paid 100% by the employee. Employees have the option to enroll as a member of the YMCA, at a 30% discounted rate. The enrollment fee is waived, and you are permitted to cancel membership at



any time, with no cancellation fee. As a member, you will select whether you want to enroll with the Arlington locations or Fort Worth locations. Your membership will only cover one or the other.

*15 days and 23 days PTO cap is for the first year through the fifth year of employment.

These benefits are subject to change at any time by the management of ACH Child and Family Service