



2020 – 2021 Plan Year Benefit Overview
Eligibility is the 1st of the month following full-time employment

Bi-Weekly Employee Contribution	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
Medical PPO Option 1 Texas Health/Aetna Network	\$ 45.00	\$ 226.00	\$ 194.00	\$ 370.00
Medical PPO Option 2 Aetna CPOS-II Broad Network	\$ 80.00	\$ 306.00	\$ 269.00	\$ 480.00
Dental PPO	\$ 5.00	\$ 17.00	\$ 22.00	\$ 35.00
Vision PPO	\$ 1.00	\$ 3.00	\$ 3.00	\$ 5.00

Health Reimbursement Account (HRA)

The Health Reimbursement Arrangement allows employees to be reimbursed for medical care expenses on a nontaxable basis. Employees are responsible for the first \$500.00 of the in-network deductible for each covered member. Upon satisfying the first \$500 of the in-network deductible, ACH will reimburse 100% of eligible expenses for inpatient and outpatient hospitalization, and 50% of all other eligible expenses which apply to the in-network deductible. The maximum annual reimbursement is \$4,500 for self only coverage and \$9,000 for family coverage.

Teladoc

With Teladoc, you and everyone in your immediate family has 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 copay or bi-weekly deduction.

Flexible Spending Account (FSA)

The Health Care Flex Spending Account allows you to defer dollars from your paycheck on a pre-tax basis to use for unreimbursed medical, prescription and eligible over-the-counter drugs, dental, vision, and hearing expenses. The maximum amount you can set aside is \$2,700.

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

Martin Luther King, Jr. Day

President's Day

Easter Holiday (Friday Before)

Memorial Day

Independence Day

Labor Day

Thanksgiving (2 Days)

Christmas (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. All active, regular, full-time employees receive a PTO allotment based on length of service.

Life Insurance

ACH Child and Family Services provides Basic Life/AD&D coverage for each full-time employee based on an employee's annual salary. This coverage is at no cost to you.

Voluntary Life and AD&D

This Voluntary Life/AD&D plan provides added protection for you and your family. You can purchase coverage for you, your legal spouse, and your dependent children. This benefit is offered through UNUM.

*IMPORTANT: If you enrolled in at least the minimum coverage of \$10,000 when you were first eligible, you may increase your coverage all the way to the Guarantee Issue amount (\$150,000 for employee and \$35,000 for your spouse) during open enrollment with no medical questions.

Voluntary Accident Plan

This is a benefit provided by Allstate. Off-the-job accidents are unexpected, and the costs associated with treatment can mount quickly. For covered accidental injuries, fixed benefits are paid directly to you regardless of any other coverage you may have and you can spend it any way you choose. Benefits are paid according to a fixed schedule that includes benefits for hospitalization, fractures and dislocations, emergency room visits, major diagnostic exams, physical therapy, and more. You can enroll in the Accident Plan even if you are not enrolled in the Aetna medical plan. See your 2018 Benefit Guide for additional information.

Voluntary Critical Illness Plan

This is a benefit provided by Allstate. A sudden illness such as a heart attack, stroke, or cancer has physical and financial consequences. Critical illness coverage provides a fixed benefit payable directly to you, if you are diagnosed after your coverage effective date with a covered critical illness. No medical questions are required if you enroll now. If you choose not to enroll this year, health questions will be required should you wish to apply in the future. A pre-existing condition limitation applies. See your 2018 Benefit Guide for additional information.

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 pays this benefit

Short-Term Disability

This voluntary insurance paid 100% by the employee will provide a weekly benefit of 60% (up to a \$1250 weekly maximum) of the employee's weekly salary for a medical disability. Pregnancy and childbirth are also covered. ACH Child and Family Services pays for this benefit.



Discount Program

ACH is pleased to announce this benefit available to all employees. You have access to discounts and perks on many products and services you use each day, including local offers. You will receive an email from BenefitHub with a link to register.

Aetna Resources for Living

Balancing your work and life is not always easy. Aetna Resources for Living provides support, guidance, and resources to help resolve personal issues such as depression, anxiety, grief and loss, stress with work or family, etc. Many other features and services are available online through the website, such as a basic will preparation, estate planning, consultations for financial issues, and much more. It is free confidential and available for you and your household members 24 hours a day, 365 days a year.

Pre-Paid Legal Services & ID Shield

This voluntary benefit is paid 100% by the employee. LegalShield gives you the ability to talk to a lawyer on any matter without worrying about high hourly costs. You can access legal advice no matter how large or small the issue.

YMCA – 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 Fort Worth locations.

Pet Insurance

My Pet Protection suite of pet insurance plans is a voluntary benefit 100% paid by Employee, designed to give your pet superior protection at great price. You can also opt for a wellness plan.

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