Benefits Summary

Coverage for most benefits begins on the first day of the month following the first day of employment.

Medical Insurance – Wellmark BCBS, PPO
- Eligibility: 20 hours per week minimum
- Employee cost: $74.00 per pay period for individual coverage for full time employees;
  CommUnity pays $150 per month toward dependent coverage
- Preventive Care: 0% coinsurance, deductible waived
- Primary care office visit: $25 copay (in network)
- Specialist office visit: $50 copay (in network)
- Deductible: $2000 per person, $4000 per family
- Annual out-of-pocket maximum: $5000 per person, $10,000 per family
- Prescriptions: Tier 1: $15, Tier 2: $50, Tier 3/Specialty: $125

Dental Insurance – Delta Dental of Iowa
- Eligibility: 20 hours per week minimum
- Employee cost: $1.00 per pay period for individual coverage for FT employees
- Deductible: $25 (in-network, per person per calendar year)
- Diagnostic & Preventive Services: Two (2) visits per year, 0% coinsurance deductible is waived
- Orthodontia: 50% coinsurance (medically necessary for children only)
- Annual Benefit Maximum: $2000 per adult

Retirement/401(k) – Hills Bank
- Eligibility: Eligible after one month of employment and 80 hours of work. Must be 21+ years of age and work at least 1000 hours per calendar year.
- CommUnity matches up to 5% of employee salary after six (6) months of service
- Vesting for employer portion: 20% per year for every year worked at least 1000 hours; fully vested after five years of service.

Life/AD&D Insurance – Lincoln Financial Group
- 100% paid by CommUnity
- Eligibility: 30 hours per week minimum
- Benefit amount: 2.5 times annual salary (maximum benefit: $250,000)

Long Term Disability – Lincoln Financial Group
- 100% paid by CommUnity
- Eligibility: 30 hours per week minimum
- Monthly benefit: 60% of salary (up to $5000 maximum)
FSAs/Flexible Spending Accounts – Set aside money pre-tax to use toward many medical and dependent care expenses

EAP/Employee Assistance Program – Synchrony
  • Employees and their family members are eligible for up to six (6) confidential counseling visits per issue per year

Vacation Leave
  • Four weeks of vacation awarded in the first year of employment, increasing thereafter
  • Accrues each pay period

Sick Leave
  • Full time staff members accrue eight (8) hours monthly; prorated for part time staff members.

Holidays
  • New Year’s Day
  • Martin Luther King, Jr. Day
  • Presidents’ Day
  • Memorial Day
  • Independence Day
  • Labor Day
  • Thanksgiving
  • Day after Thanksgiving
  • Christmas Day
  • Two (2) Floating Holidays – determined by individual employee