
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