



Corporate Office  
 3300 36th Street SE  
 PO Box 88007  
 Grand Rapids, MI 49518-0007  
 P. 616.942.2110 F. 616.942.0589  
[www.wedgwood.org](http://www.wedgwood.org)

Traverse City  
 3180 Racquet Club Drive, Suite G  
 Traverse City, MI 49684-4797  
 P. 231.922.2885 F. 231.922.0135

## Employee Benefits in Brief

**THIS DOCUMENT IS FOR REFERENCE ONLY AND NOT A CONTRACT.**

<b>Medical</b>	Two plans available. An opt-out incentive is available for electing no coverage with verification of alternative coverage.
<b>Prescription Drug</b>	Two plans available within each medical plan. Plans vary in terms of applicable co-pays (from 20 – 30%) and deductibles (\$10 - \$100). Mail service is available.
<b>Dental</b>	Two plans available within each medical plan. Deductibles of \$25.00/\$50.00.
<b>Vision</b>	Optional coverage paid totally by employee. Services, typically \$20 co-pay and allowance for frames or contacts. One eye exam per year is covered.
<b>Paid ETO (Earned Time Off)</b>	Varies by position and years of service. Holiday hours are included in ETO for direct care staff.
<b>Paid Holidays Non-Direct Care Staff</b>	Non-direct care employees receive seven (7) paid holidays.
<b>Paid EIB (Extended Illness Bank) All Staff</b>	Employees accrue 72 hours per year to be used as short-term disability. EIB leave may be accumulated up to a maximum of 960 hours.
<b>Holiday Worked Time</b>	Direct care staff who work one of the paid holidays will receive a holiday premium to equal one and one-half times their hourly rate.
<b>Funeral Leave</b>	Pay for up to three (3) working days in the event of death of immediate family, as defined in the employee manual.
<b>Paid Jury Duty</b>	Employees receive pay for regular scheduled hours of work missed, less what the court pays; not including mileage.
<b>Long-term Disability</b>	Available based on medical need after 90 day elimination period.
<b>Group Term Life and Accidental Death and Dismemberment Insurance</b>	\$5,000 coverage for 2 <sup>nd</sup> year of employment; 3 <sup>rd</sup> - 5 <sup>th</sup> years = 1 x annual salary; 6 <sup>th</sup> - 8 <sup>th</sup> years = 1 ½ x annual salary; 8+years = 2 x annual salary.
<b>Voluntary Life Accidental Death &amp; Dismemberment Insurance</b>	Employees can purchase additional life insurance for themselves and/or their dependents.
<b>Perkins Loan Deferment/Cancellation</b>	Deferred 1 <sup>st</sup> year, partial cancellation in years 2 – 5.
<b>Flexible Spending Account (FSA)</b>	Employees can defer income from taxes for medical and/or dependent care expenses.
<b>Defined Pension Plan</b>	Pension is based on 1 percent of average salary multiplied by years of service for first ten (10) years. (1.25 percent for ten (10) plus years), calculated to begin at age 65 for as long as you live. Vested after five (5) years of qualified service.
<b>Tax Deferred Investments 403(b)</b>	A portion of the employee's current salary may be tax deferred to various fixed or variable annuities through available investment companies. Employer match after 2 years of eligible service.

\*1,000 hours worked = One year of service