



## DETROIT AREA AGENCY ON AGING BENEFITS SUMMARY 2012

Temporary and Per Diem employees are not eligible for any of the benefits listed.

<b>HEALTH INSURANCE</b>	<p>Full time employees and part time employees working minimum 20hrs/week are eligible on the first of the month following thirty days of employment. Employees select benefit coverage in the following areas according to personal needs.</p> <ul style="list-style-type: none"> <li>– 15% contribution towards premiums is required, waiver bonus available for those who choose not take our coverage:</li> </ul> <ul style="list-style-type: none"> <li>■ <b>Total Health Care:</b> Some co-pay required for emergency care, mental health, substance abuse services and prescriptions; services provided at the designated clinics and by designated doctors only. Doctor’s visit co-pay \$5 and \$ 0/\$10 RX</li> <li>■ <b>Priority Health PPO:</b> Plan provides 80% coverage; You pay 20% but no more than \$1500/\$3000 out of packet, when using PPO providers and after \$250 deductible per individual, \$500 per family; \$30/\$45 office visit, \$15/\$50/\$80 RX, 40 Chiropractor visits and 6 dietician services visits.</li> <li>■ <b>Delta PPO Dental</b> 100/75/50 at participating dentist office or 50/50/50 out of network. Max. \$1000 per year.</li> <li>■ <b>DeltaCare DHMO Dental</b> 100/85/80 in network only. No annual maximum; Ortho included.</li> <li>■ <b>Vision</b> is covered under each respective plan.</li> </ul>
<b>LIFE INSURANCE AD&amp;D</b>	<p>Employees are eligible after 3 months of employment. 2X annual salary.</p> <p>Policy will pay 2X annual salary for accidental death.</p>
<b>DISABILITY SHORT TERM LONG TERM</b>	<p>Employees are eligible after 3 months of employment.</p> <p><b>The Short-Term Disability</b> benefit of up to \$450 per week is payable for up to 22 weeks, provided you remain disabled. Benefits begin on the 31<sup>th</sup> day for disabilities that are due to a covered injury or a covered illness.</p> <p><b>The Long Term Disability</b> will pay 60% of your base monthly earnings but no more than \$6K, starting 23<sup>rd</sup> week of disability for up to 5 yrs.</p>
<b>PENSION</b>	<p>Employees are eligible after 1 year of employment, and are fully vested after 3 years of employment. Funds may be allocated among 35 different investments. Employer contribution equal to 10% of annual salary.</p>
<b>HOLIDAYS</b>	<p>New Year’s Day, Martin Luther King’s Birthday, President’s Day, Memorial Day, Independence Day, Labor Day, Veteran’s Day, Thanksgiving Day and day after (2), Christmas Eve and Christmas Day (2), Day before New Year’s Day.</p> <p>Full time employees eligible upon hire, Part-time employees are eligible for holidays that fall on their schedule.</p>

<b>SICK LEAVE</b>	Sick leave days are accrued on the monthly basis for all employees, and it is computed at a rate of one (1) day per month of employment, max twelve (12) working days per year for employee (prorated for part time employees.) Max. of five (5) days can be used for illness in the immediate family. Excess of three (3) continuous sick days will require physician's certificate. Not available during the first 90 days of employment.												
<b>PERSONAL LEAVE</b>	Employees credited upon hire with five (5) personal days (prorated for part time workers.) Must be approved by the supervisor with adequate advance notice. Not available during the first 90 days of employment.  Additionally, employees will be granted three (3) days for death in the immediate family. Leave may be extended to five (5) days when approved.												
<b>VACATION LEAVE</b>	Vacation credits are determined by employees' length of service and accrued on monthly basis. Employees hired after April 30, 2006 will accrue per schedule: <table data-bbox="332 808 1502 1008"> <thead> <tr> <th data-bbox="332 808 885 840"><b>Service Period</b></th> <th data-bbox="885 808 1502 840"><b>Paid Vacation</b></th> </tr> </thead> <tbody> <tr> <td data-bbox="332 840 885 871">First year of service</td> <td data-bbox="885 840 1502 871">5 Days per year (3.125 hours per Month)</td> </tr> <tr> <td data-bbox="332 871 885 903">Second year of service</td> <td data-bbox="885 871 1502 903">10 Days per year (6.25 hours per Month)</td> </tr> <tr> <td data-bbox="332 903 885 934">Third, Fourth and Fifth year of service</td> <td data-bbox="885 903 1502 934">15 Days per year (9.375 hours per Month)</td> </tr> <tr> <td data-bbox="332 934 885 966">Six - Ninth years of service</td> <td data-bbox="885 934 1502 966">18 Days per year (11.25 hours per Month)</td> </tr> <tr> <td data-bbox="332 966 885 997">10+ years of service</td> <td data-bbox="885 966 1502 997">20 Days per year ( 12.50 hours per Month)</td> </tr> </tbody> </table> Accrual amounts are pro-rated for part time employees. New employees are eligible to take vacation after 90 days of service. No more than 20 days of vacation can be carried over to the next year.	<b>Service Period</b>	<b>Paid Vacation</b>	First year of service	5 Days per year (3.125 hours per Month)	Second year of service	10 Days per year (6.25 hours per Month)	Third, Fourth and Fifth year of service	15 Days per year (9.375 hours per Month)	Six - Ninth years of service	18 Days per year (11.25 hours per Month)	10+ years of service	20 Days per year ( 12.50 hours per Month)
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<b>FAMILY AND MEDICAL LEAVE</b>	Provides up to twelve (12) weeks of <u>unpaid leave</u> to employees who have worked for DAAA for the past 12 months and for 1250 hours over the same period. Utilization of FMLA will assure benefits coverage, and job security for the duration of the leave.												
<b>TAX DEFERRED ANNUITY</b>	Employees can make a contribution to Mutual of America funds for their retirement. Contribution is made by payroll deduction and is deducted from gross income before taxes. Contribution can be allocated to 35 different mutual funds.												
<b>CREDIT UNION ONE</b>	A convenient way to save or finance a loan through payroll deductions. Complete information available in payroll or HR.												
<b>PRE-PAID LEGAL SERVICES</b>	Voluntary benefit for employees. Pre-Paid Legal Services offers five levels of legal assistance including: Preventive Legal Services, Motor Vehicle Legal services, Trial defense services, IRS Audit Services, and Identity Theft assistance.												

This is only a brief summary of employee benefit plans. It is understood that all benefits are governed by laws, plans or policies applicable to these benefits. The DAAA reserves the right to change any of the plans. This document alone or in combination with any other is not meant to constitute a contract of employment. If you have any questions concerning these benefits please, contact the Human Resources Office.