



# **BENEFITS HIGHLIGHT BROCHURE**

**For Full – Time Employees**

\*\*\* The benefits listed in this brochure are for Full- Time employees only and TCAT reserves the right to amend, change or discontinue any benefit at any time. \*\*\*

**Health Insurance:**

Blue Cross/Blue Shield of Central New York is the provider of the Blue PPO Option G Plan.

➤ Employee contribution to the plan per pay period:

	<b><u>2008</u></b>
○ Single	\$27.45
○ Employee +1	\$137.24
○ Family	\$171.54

**Group Dental Insurance:**

Employer paid dental insurance provided by Guardian Mutual.

**Life /AD&D:**

Employer paid term life and AD&D insurance is provided at one-half (50%) of annual salary to a maximum of \$50,000.

**Voluntary Life / Voluntary Dependent Insurance:**

Employee can purchase life insurance in the amount of 1 - 4 times base salary rounded to the next higher thousand to a maximum of \$500,000. Employee can also purchase spouse life insurance and dependent child(ren) life insurance.

**Short Term Disability:**

Employer paid short term disability insurance is provided. The plan provides 50% of salary for up to 26 weeks; benefits begin on the 8<sup>th</sup> day after accident or sickness.

**Long Term Disability:**

Employer paid long term disability insurance is provided. The plan provides 60% of monthly salary and begins on the 181<sup>st</sup> day of disability.

**New York State Disability Insurance:**

Employer paid and is covered through Guardian for all employees.

**Workers' Compensation:**

Employer paid benefit that provides two-thirds of wages and 100% of medical expenses for 13 weeks for workplace injury or illness.

**Flex Program (Select Benefits):**

The Flex Program is available to all employees and allows pre-tax savings for out-of-pocket medical and dental and dependent care expenses.

**Retirement Plan:**

A defined contribution Qualified 401(k) Plan is available. Employees are eligible for employer contributions to his/her 401k after two full years of service.

**Davis Vision Plan:**

Davis Vision Plan is an employer paid benefit available to employees and their dependents.

**Employee Assistance Program:**

Employer paid benefit and offered through Employee Network, Inc (eni) provides confidential service for employee and employee dependents for such things as counseling services, financial, and legal information.

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**Auto / Home Insurance:**

Employees can purchase discounted auto and/or home insurance through Mang Insurance.

**Vacation Leave:**

During the 1<sup>st</sup> – 5<sup>th</sup> years 10 days of vacation is accrued on a bi-weekly basis. Employees are eligible to use accrued vacation leave after six (6) months of continuous service. Paid vacation accrual begins on the date of hire and may accrue to a maximum of three hundred and twenty (320) hours.

**Sick Leave:**

Sick leave is accrued bi-weekly based on hours worked up to 12 days per year and accumulates to a maximum of 720 hours beginning on date of hire.

**Holidays:**

TCAT, Inc. observes the following holidays:

- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day
- New Year's Day

In addition to the 6 holidays, each employee receives up to 5 floating holidays which are accrued at 1 floating holiday for each two full months of service within the calendar year.

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