# **Business Health Solutions, PC**

Protecting Tomorrow's Future with Healthcare Strategies Today

#### **Benefits Overview**

**Healthcare:** Anthem Lumenos Health Savings Account

- ER paid 60% of employee premium
- EE able to purchase coverage for dependents
- \$600 company contribution to EE Health Savings Account in first year.
- Must be in a dedicated position of 30 hours or more per week

#### **Dental:** Anthem Dental Blue

- ER paid 60% of employee premium
- EE able to purchase coverage for dependents
- Must be in a dedicated position of 30 hours or more per week

#### Vision: Anthem Blue Vision

- ER paid 60% of employee premium
- EE able to purchase coverage for dependents
- Must be in a dedicated position of 30 hours or more per week

## **Short-Term Disability:** UNUM Group Short-Term Disability Insurance

- 60% Weekly Earnings with \$500 maximum
- 14 Day Waiting Period
- EE paid premium
- Must be in a dedicated position of 30 hours or more per week

## Long-Term Disability: UNUM Group Long-Term Disability Insurance

- 60% Monthly Earnings with \$5000 maximum
- 90 Day Waiting Periods
- ER paid premium
- Must be in a dedicated position of 30 hours or more per week

## **Life Insurance and Accidental Death & Dismemberment**

- Plan One
  - Anthem—For employees working 30 hours or more per week
  - ER paid premium
  - \$25,000 Policy
- Plan Two
  - Additional coverage provided by UNUM must be working 30 hours or more per week
  - EE funded premium
  - Ability to purchase additional coverage of 5X annual earnings for employee and dependent coverage.

## **Educational/Development/Career Benefits**

- All employees are eligible for this benefit
- Reimbursement of License Renewal
- Education Stipend plus CE Days to obtain/attend courses
  - Staff Personnel: \$250 per year
  - Coordinators and Managers: \$500 per year
  - Nurse Practitioners: \$1,500 per year
- Reimbursement of Certification Fees for primary specialty
- AAOHN Membership dues for Coordinators and Managers

#### **Require Personal Protective Equipment**

• \$75.00 annual steel toe shoe allowance

#### **Retirement Savings Accounts**

- All employees are eligible for this benefit
- 401(k) Plan with Securian Retirement Services
  - ER paid administrative fees

## **Time Away Benefits (**After completion of probationary period in a benefited position):

- Vacation (Pro-rated for Full and Part Time Status Employees):
  - Based on 40 Hours per week employment
  - Year 1-4: Two Weeks
  - Year 5-9: Three Weeks
  - Year 10-14: Four Weeks
  - Year 15+: Five Weeks
- Personal Days
  - Based on 40 hours per week employment
  - Five paid days
- Holidays
  - New Years Day
  - Memorial Day
  - July 4th
  - Labor Day
  - Thanksgiving Day
  - Christmas Day

#### **Legally Required Benefits**

 Company pays company share of FICA, Social Security, Medicare, Unemployment Insurance and Workers Compensation