PPEP Inc. Benefit Summary Information

Eligibility
All full time employees are eligible for benefits on the 1st of the month following 60 days of continuous service.

Holidays
Eligible upon date of hire.

Medical Insurance (PPEP co-pays prem.)
UMR Medical Plan 1 PPO Plan; 2 High Deductible Health Plans w/HSA.

Health Savings Account
PPEP deposits $83.33 per month for those enrolled in the either of the 2 High Deductible Health Plans.

Dental Insurance
Metlife (2 PPO plans); Metlife Low Plan and Metlife High Plan

Vision
VSP Choice – well vision exam, discounts on glasses, frames and lenses/contacts.

Section 125 Pre-Tax & Spending Acct.
Medical/Dental Reimbursement - up to $2,500 per plan year. Flexible Dependent Daycare – up to $5,000 per plan year.

Group Term Life/AD&D (Employer Paid)
Mutual of Omaha – Employee $25,000, Spouse $5,000, Child $2,000

Group Short Term Disability (Employer Paid)
Mutual of Omaha – Employee only - 60% weekly salary up to $2,000 Elimination Period: 29 days accident, 29 days sickness. (Coverage is effective after one year of employment.)

Group Long Term Disability (Employer Paid)
Mutual of Omaha – Employee only – 60% monthly salary up to $7,500 (Coverage is effective after one year of employment.)

Voluntary Life Insurance
Mutual of Omaha – Employee up to $500,000; Spouse up to $250,000 Dependent Child up to $10,000.

Supplemental Insurance (Voluntary) Indemnity Insurance.
Colonial Short Term Disability, Life Insurance, Accident Insurance Cancer Insurance, Critical Illness Insurance, Hospital Confinement

401k Retirement Plan
Country Financial, Employee salary deferral up to federal maximum, $18,000. PPEP Inc may make a discretionary matching contribution. Eligibility to
participate in the 401k plan is the first day of the quarter following your date of hire.

Legal Plans (Voluntary)  Legal Shield offers two types of Legal Plans; Identity Theft and Legal Plan
Long Term Care Plan (Voluntary)  UNUM – Facility monthly benefit amounts between $2,000 - $8,000.
Benefit duration of three years, six years or lifetime. Evidence of Insurability may be required if you did not apply when first eligible.

Paid Time Off /Paid Sick Time Off service.  Administration Employees:
Eligible employees may use accrued leave after ninety (90) days
Regular Full-Time Exempt Employees 30 + hours per week will earn up to 20 days/160 hours per year.
Regular Full-Time Non-Exempt Employees 30 + hours per week earn up to 15 days/120 hours per year.
Regular Part-Time Employees 20 hours but less than 30 hours will earn leave up to 7.5 days/60 hours per year.

Service Credit Hours  PPEP, Inc. Service Credit Hours
Regular Full-Time and Regular Part-Time employees are eligible for PPEP, Inc. Service Hours after 1 year of continuous service/employment from date of hire.
Regular Full-Time and Regular Part-Time eligible employees receive a total of four (4) hours per year of PPEP, Inc. Service Hours.

- At one (1) year of service/employment, employee is eligible to use the Service hours given.
- Service hours carry over year after year if not used without a cap.  Earned and unused Service Hours will not be paid out upon termination.

Earned, but unused Paid Time Off/Paid Sick Time Off will not be paid out upon termination.

PPEP TEC High School Employees  Eligible PPEP Tec High School Employees are immediately eligible to use Paid Time Off/Paid Sick Time Off.
PPEP Tec High School Employees who are Full-Time and work 30 – 40 hours per week receive 48 hours Paid Time Off/40 hours of Paid Sick Time off per year.
PPEP TEC High School Employees who are Part-Time and work 20 – 29 hours per week receive 36 hours Paid Time Off/30 hours Paid Sick Time off per year.

Full Time and Part Time Eligible job classifications as assigned will receive a frontload of Paid Sick Time Off (PSTO) accrual according to the following schedule at the start of the school year.
- Request to use PSTO will follow sections 4.10 and 4.11 of this policy.
- Accrued PSTO not used at the end of the school year will be carried over into the new fiscal year and available to employee if employment is continued into new school year.
A maximum of 80 hours, if accumulated, will be carried over.
Accrued, but unused PSTO will NOT be paid out upon termination from PPEP.

Please note this is a summary only. Detailed information about benefit choices are provided to eligible Employees who meet the guidelines as determined by PPEP Inc. Personnel Policy. Employees must complete and submit the necessary forms to enroll in PPEP Inc. group sponsored benefits.

PPEP EE Benefit Summary 1/1/2019