

Benefits at a Glance

January 1, 2023 - December 31, 2023

When does coverage begin? Full-time and regular part-time hourly employees are eligible to participate on the first day of the month following 60 days of employment.

> Full-time and regular part-time salaried employees are eligible to participate on the first day of the month following hire.

Medical

Anthem Blue Cross Blue Shield

Monthly Medical for Full-Time Employee		
Level	Premium*	
Employee	\$160.00	
Employee + Child(ren)	\$375.00	

^{*}These costs do not include wellness credits. See Human Resources for details.

Dental

Paramount Dental (Subsidiary of HRI)

Monthly Dental		
Level	Premium	
Employee Only	\$26.10	
Employee + Spouse	\$70.50	
Employee + Child(ren)	\$86.74	
Employee + Family	\$117.09	

Vision

Davis Vision (via HRI)

Monthly Vision		
Level	Premium	
Employee Only	\$5.70	
Employee + Spouse	\$11.39	
Employee + Child(ren)	\$11.95	
Employee + Family	\$16.64	

Life & AD&D

The Hartford

- Each employee is insured with one times annual salary at no cost.
- •Spouse: \$5,000
- Eligible Children: \$2,500

Benefits double with accidental death.

^{*}Premiums for part-time are double

^{*}Please note: Spouses are not covered under medical plan.

Voluntary Life

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Employees may purchase additional life insurance on themselves, their spouse, and their children.

Supplemental Policies

Colonial Life

Employees may purchase supplemental policies. A representative visits Wendell Foster annually at Open Enrollment. Available Coverages include Short Term Disability, Critical Illness with Cancer, and Accident.

Retirement

Principal

Employees are eligible to make voluntary contributions to the Wendell Foster 403(b) retirement plan from the first date of employment.

After one year of employment and 1,000 hours worked, Wendell Foster contributes 2% to Full-and Regular Part-Time employees, and will match up to another 3% if the employee contributes

Employee Assistance Program (EAP)

Owensboro Health Healthpark

Free to all employees, and their immediate family members for personal and/or job related mental health counseling.

Time Off

Paid Time Off (PTO)*

Full-time employees accrue hours of PTO at various rates according to the length of their service. Full-time employees are eligible to use their PTO benefits after 90 days of employment.

PTO Hours		
Years of Service	Max Accrual Rate per pay hour	Maximum Earned Hours/Year
0-4 Years	0.0693 hours	144 hours
5-14 Years	0.0885 hours	184 hours
15+ Years	0.1078 hours	224 hours

^{*}Regular Part-Time Employees earn 24 hours of PTO per year after completing their first year of employment.

Holidays

8 Paid Holidays

Employees are eligible for Holiday Pay after 90 days of Full-Time employment. The following holidays are paid to employees:

New Year's day	Independence Day
Martin Luther King, Jr. Day	Labor Day
Good Friday	Thanksgiving Day
Memorial Day	Christmas Day

Catastrophic Leave (CAT)

Cat Benefits

Full-Time employees accrue 48 hours of CAT leave per year. CAT time accrues to a maximum of 480 hours.