



PPSAT

Benefits Overview

May 1, 2022 -
April 30, 2023

Summary of Our Benefits

Planned Parenthood South Atlantic (PPSAT) is committed to a comprehensive employee benefits program that helps our employees stay healthy, feel secure, and maintain a work/life balance.

PPSAT provides a valuable plan of benefits and pays a significant share of the cost. Some programs are totally funded by PPSAT, some are paid on a cost-share basis by you and the company, and other voluntary programs are completely paid by you, if elected.

Employees whose status is 30 hours per week or more are eligible for insurance benefits.

Employee Paid Benefits

- Medical (HSA or PPO)
- Dental
- Vision
- Flexible Spending Accounts (FSA)
- Short Term Disability
- Voluntary Life/AD&D Insurance
- Dependent Life/AD&D Insurance
- Critical Care/Cancer Insurance
- 403b Retirement Plan

Employer Paid Benefits

- Health Reimbursement Account (HRA)
- Long Term Disability
- Life Insurance
- Employee Assistance Program
- Paid Time Off (PTO)
- Matched contributions into 403b Retirement Plan



Coverage Effective Date

Insurance coverage is effective as of your start date. New hires have 30 days from start date to enroll in their desired benefits.



Plan Year

Our plan year runs from May 1 – April 30 with Open Enrollment occurring in April. The information and rates provided are for the current plan year, which ends on April 30, 2023.

What Are My Options?

Medical Insurance – offered through BlueCross Blue Shield (BCBS) of NC with two plan options

- The Core Plan – a high deductible health plan that is eligible for a Health Savings Account (HSA)
- The Buy-Up Plan – a traditional PPO plan with copays

Health Reimbursement Account (HRA) – both medical plans include an HRA, funded by PPSAT, to offset deductible costs

- Employees enrolled in the HSA plan will be eligible to be reimbursed up to \$1,000 of the deductible
- Employees enrolled in the PPO plan will be eligible to be reimbursed up to \$1,500 of the deductible

Dental Insurance – offered through Principal. PPSAT covers 100% of the Employee Only premium!

Vision Insurance - offered through BCBS of NC. PPSAT covers 100% of the Employee Only premium!

Basic Life and AD&D Insurance – offered through Principal. PPSAT pays 100% of the cost!

***All deductions are taken on a per-paycheck basis**

| | Employee | Employee + Spouse | Employee + Child(ren) | Family |
|--------------------|----------|-------------------|-----------------------|----------|
| HSA Medical | \$34.59 | \$179.12 | \$138.34 | \$395.76 |
| PPO Medical | \$66.29 | \$280.10 | \$293.75 | \$518.45 |
| Dental | \$0.00 | \$11.67 | \$20.07 | \$34.15 |
| Vision | \$0.00 | \$2.33 | \$2.58 | \$5.01 |

Long Term Disability Insurance – offered through Principal. PPSAT pays 100% of the cost!

Voluntary Short Term Disability Insurance – offered through Principal. This benefit is 100% employee paid

Flexible Spending Account (FSA) – offered through Flores & Associates. A Limited FSA is available to employees who elect the Core HSA medical plan

Supplemental Accident, Critical Illness, and Life Insurance – offered through Principal. These benefits are 100% employee paid

24/7 Employee Assistance Program – 100% free consultation and referral service. Receive up to 3 free counseling sessions!

403b Retirement Plan – offered through Empower to employees whose status is 20 hours or more per week

403b MATCHING DETAILS

After 6 months of employment, PPSAT provides a matching contribution up to 5% of employee earnings!

The first 3% is matched dollar-for-dollar. The next 2% is matched at \$0.50 on the dollar.

Paid Time Off (PTO)



Employees whose status is 20 hours per week or more are eligible for PTO. PTO accrues on a biweekly basis and works out to be about 18 days per year.

Employees whose status is 30 hours per week or more are also eligible for holiday pay:

- 9 regular paid holidays per year
- 2 additional floating holidays
- Birthday holiday – 4 hours during birthday month

Full time employees (30 hours or more) can accrue up to 240 hours of PTO and can carry over up to their maximum accrual from year

After a year of service, employees with illnesses and/or medical leaves that qualify under the Family Medical Leave Act are eligible for up to six weeks of paid time, called the Extended Leave Bank.

Employees taking FMLA for the birth or adoption of a child are instead eligible for up to eight weeks of paid parental leave.