

# Stevens Point Area YMCA



## Benefit Handbook

January 2020

**STEVENS POINT AREA YMCA**  
**BENEFIT HANDBOOK**  
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## SECTION A

### BENEFIT HANDBOOK

#### Purpose

The Benefit Handbook is provided to eligible full-time employees, as a supplement to the Employee Handbook. The benefits described in this Handbook are in addition to those contained in the Employee Handbook.

#### Scope

The Benefit Handbook is not a contract, nor is any portion of it a contract. None of the statements or policies contained in the Benefit Handbook constitutes a guaranty or contract of employment or a guaranty of any other rights or benefits.

The provisions of the Benefit Handbook do not preempt or replace applicable employment laws or certificates of coverage in effect.

The described benefits may be changed at any time, under the direction and approval of the Stevens Point Area YMCA Board of Directors and/or Executive Director. In the event of changes, impacted employees will be provided copies of Benefit Handbook and/or policy revisions.

#### Administration

The determination of the benefits and benefit providers is a joint responsibility of the Stevens Point Area YMCA Board of Directors and the Executive Director. Under the guidance of the Executive Director, the Human Resources Director is responsible for the administration of the described benefits.

Refer all matters pertaining to the interpretation of specific benefits and benefit provisions to the Human Resources Director. Final interpretation of benefit policies or provisions is the responsibility of the benefit providers and/or Executive Director.

#### Eligibility

The benefits described in this handbook are available to full-time employees only, as defined herein.

Any additional eligibility requirements applicable to specific benefits are detailed in the applicable benefit description.

#### Handbook Organization

The Benefit Handbook is organized according to two overall benefit categories:

- Paid Time Off
- Income Supplement

#### Definitions

**Full-Time Employee:** Any employee regularly scheduled to work 35 hours or more per week, with an expected period of employment at that amount of hours for ten continuous months or more.

**Full-Time Hire Date:** Original date of full-time employment, at any YMCA (local or national), as long as the employment since that date has been full-time and continuous.

**Full-Time Service:** Cumulative years of full-time employment (based on full-time hire date), as determined on December 31 of each calendar year for the next calendar year.

**Waiting Period:** Length of full-time employment that must be satisfied prior to benefit eligibility.

**Effective Date:** Initial date that benefit is in effect.

## Waiting Periods

Holiday, Personal PTO and Illness/Injury PTO:

- The initial waiting period is waived for the following employees:
  - The employee has satisfied the waiting period through previous Stevens Point Area YMCA full-time employment

Disability Plans:

- Waiting period is based on the provisions of the Disability Plans in effect at time of hire

## Length of Service

- For employees with previous Stevens Point Area YMCA employment, the years of full-time service satisfied at time of termination or reduction in hours to part-time will be included in the length of service determination at rehire or return to full-time employment.
- Part-time employees moving to full-time will have their part-time years of service count 50% towards full time years of service to determine PTO, Sick time etc.

## **SECTION B**

### **PAID-TIME-OFF BENEFITS**

Paid-Time-Off is designed to give full-time employees time needed away from their usual work schedule, whether it be for holiday celebration, rest and recreation, personal responsibilities, or illness or injury recovery.

For each of the following Paid-Time-Off Benefits, the determination of the benefit amount (e.g. number of hours) and earnings is based on the work schedule, position, and wage or salary in effect at time that the benefit is provided.

#### **Disability Plans**

Waiting Period: 6 months from full-time hire date

Effective Date: First of the month following the waiting period

Benefit: Short and Long Term Disability Plans, with the premium for such plans fully paid by the Organization.

The specific insurance provider and benefits available under the Disability Plans are contained in the Plan Handbooks provided to eligible employees.

#### **Personal Paid-Time-Off and Illness/Injury Paid-Time-Off Calculation:**

Full-Time Hourly Employees: Can be taken in quarter-hour increments. To determine the amount of Paid-Time-Off taken in a work week, hours worked plus paid Holiday hours in the work week will be totaled. If the total is less than the employee's scheduled weekly total, the difference should be paid as either Personal or Illness/Injury Paid-Time-Off, depending on reasons for absence. If the employee is not eligible for Paid-Time-Off, the time is unpaid. Unpaid time off must be approved by the supervisor.

Full-Time Exempt Employees: Can be taken in half- or full-day increments. The CEO must approve unpaid time-off.

#### **Holidays**

Waiting Period: 30 days from full-time hire date

Effective Date: First paid holiday after waiting period

Benefit: A Holiday & Building Schedule will be distributed each year. That schedule will list paid holidays for full-time staff, and holiday shifts that may be paid at 1.5 times the employee's hourly wage.

Guidelines:

- If a full-time, non-exempt employee is required to work on a paid holiday, the employee will receive time off equivalent to the number of hours worked on the holiday, to be taken within the same calendar year of the holiday (with the exception of New Year's Eve which may be carried over to the next calendar year)

- Exempt employees may float a half day if they work a half day or they may float the whole day if they work the whole day.
- If the holiday falls on a Saturday or Sunday, the holiday can be floated. It may be used the week prior to the holiday or any time after the holiday but it must be used before December 31.
- Floating holidays and holidays do not carry over to the next year and are not paid out upon separation.
- If a paid holiday falls during an employee's scheduled Personal Paid-Time-Off, the time off will be paid as Holiday, and not counted as Personal Paid-Time-Off. Illness/Injury Paid-Time-Off cannot be substituted for Holiday pay or result in equivalent time off. In order to receive Holiday Pay, the employee must be an active employee on the date of the paid Holiday.

**Personal Paid-Time-Off**

Waiting Period: Non-exempt, hourly employees: 6 months from full-time hire date

Exempt employees: 2 months from full-time hire date

Effective Date: First of the month following completion of the waiting period

Benefit: Personal Paid-Time-Off allowance is based on length of service and employment classification.

Continuous service, as of December 31, determines eligibility for the following year.

Allowances are stated in days and are calendar year maximums

HIRE MONTH	ELIGIBLE MONTH Calendar Year of Hire Or Calendar Year Following Hire		# DAYS ELIGIBLE Calendar Year of Hire		# DAYS ELIGIBLE Calendar Year Following Hire	
	HRLY	EXEMPT	HRLY	EXEMPT	HRLY	EXEMPT
Jan	Aug	Apr	5	9	10	15
Feb	Sep	May	4	8	10	15
Mar	Oct	Jun	3	7	10	15
Apr	Nov	Jul	2	6	10	15
May	Dec	Aug	1	5	10	15
Jun	Jan	Sep	0	4	10	15
Jul	Feb	Oct	0	3	10	15
Aug	Mar	Nov	0	2	10	15
Sep	Apr	Dec	0	1	9	15
Oct	May	Jan	0	0	8	15
Nov	Jun	Feb	0	0	7	15
Dec	Jul	Mar	0	0	6	15
YEARS OF SERVICE	EXEMPT	HOURLY				
1-4 Years	15	10				
5-9 Years	20	15				
10-14 years	22	17				
15+ years	25	20				

Guidelines:

- Personal Paid-Time-Off (PTO) is to be scheduled with and approved by the employee's supervisor. Supervisory approval of PTO scheduling is contingent on the needs of the organization, taking into account departmental staffing and activities. The supervisor has the right to deny schedule requests if such approval will be detrimental to the department's or organization's needs and/or goals.
- Change in employment category: Available PTO will be prorated according to the number of months of full-time employment completed within each category at the time of change.
- Employees are expected to use all earned PTO during the calendar year of the benefit. Except as approved by the CEO, unused PTO cannot be carried over to the next calendar year.

- PTO may be substituted for Illness/Injury Paid-Time-Off (Sick Time) if all Sick Time has been exhausted. We have the right to request documentation of the illness or injury by a medical provider.
- Compensation is not provided in lieu of PTO or for unearned and unused PTO at the end of the calendar year except for employment separation (retirement, voluntary or involuntary separation) as specified:
  - Occurring during proration period (defined as the year of hire or the calendar year following hire):
    - Except for dismissal for cause, prorated earned and unused PTO will be added to final pay.
    - Prorated unearned and used PTO will be deducted from final pay.
    - To determine prorated earned amount, PTO allowance or pay will be prorated to 1/12 of the earned amount times the number of months worked during the calendar year of the termination or change in category
  - Occurring after proration period:
    - Except for dismissal for cause, earned and unused PTO will be added to final pay.
  - If an employee returns to full-time employment in the same calendar year during which earned and unused Personal Paid-Time-Off has been added to final pay, no additional Personal Paid-Time-Off will be granted during that calendar year.
  - In cases of dismissal for cause, all unused Personal-Paid-Time-Off will be forfeited.
- Unpaid time-off must be approved by the supervisor and only after all applicable paid time-off benefits have been exhausted. The supervisor has the right to deny unpaid time-off requests, if such approval will be detrimental to the department's or organization's needs and/or goals.
- Personal Paid-Time-Off benefit and policies will be consistent with current state and federal statutes.

**Illness/Injury Paid-Time-Off**

Waiting Period: 6 months from full-time hire date

Effective Date: The next scheduled work day immediately following the waiting period

Benefit: Wages for up to 5 days per calendar year will be provided for absence due to illness or injury, whether arising out of the course of employment or not.

HIRE MONTH	ELIGIBLE MONTH Calendar Year of Hire Or Calendar Year Following Hire	# DAYS ELIGIBLE Calendar Year of Hire	# DAYS ELIGIBLE Calendar Year Following Hire
Jan	Jul	5	5
Feb	Aug	4	5
Mar	Sep	3	5
Apr	Oct	2	5
May	Nov	1	5
Jun	Dec	0.5	5
Jul	Jan	0	5
Aug	Feb	0	5
Sep	Mar	0	5
Oct	Apr	0	5
Nov	May	0	5
Dec	Jun	0	5

Guidelines:

- Illness/Injury Paid-Time-Off (Sick Time) is for use only in actual illnesses of the employee, spouse, dependent child or parent of the employee, and may include medical or dental appointments.
- Sick Time is not to be viewed as paid-time off to which the employee is entitled regardless of actual need.
- Sick Time not used during an eligible calendar year may be carried over to the next calendar year, to a maximum provision of 10 days per calendar year.
- Earned and carryover Sick Time may not exceed 15 days per calendar year.
- Compensation is not provided in lieu of Sick Time or for unused Sick Time at the end of the calendar year or at time of employment termination or change in employment category.

- If a terminated employee returns to full-time employment in the same calendar year as employment termination, all Sick Time used in that calendar year will be included in the calendar year total available.
- The Organization reserves the right to request from the employee a medical practitioner's certification establishing reason for the absence. Certification from the medical practitioner may also be required to establish fitness to return to work.
- Unpaid time-off must be approved by the supervisor and only after all applicable paid time-off benefits have been exhausted. The supervisor has the right to deny unpaid time-off requests, if such approval will be detrimental to the department's or organization's needs and/or goals.
- Sick Time policies will be consistent with current state and federal statutes.

### **Wellness Paid-Time-Off**

Wellness Paid-Time-Off (WPTO) is an opportunity for full-time staff to earn up to an additional 2 days of paid-time-off for by participating in wellness activities. Activity categories completed in the current calendar year earn WPTO for the following calendar year.

There are 4 categories of wellness activities. For each completed category you will earn ½ day of WPTO, up to a max of 2 days if all 4 categories are completed.

For each category, the requirement to earn the ½ day of WPTO is listed. Documentation of completed categories must be submitted to Human Resources. It can be submitted as each category is completed or in a single submission. Documentation is due to Human Resources by January 5 of the year following which the WPTO is earned.

### **CATEGORIES OF WELLNESS:**

#### **(1) VOLUNTEER**

#### **(2) PHYSICAL ACTIVITY**

#### **(3) WELLNESS ASSESSMENT**

#### **(4) HEALTH CARE PROVIDER EXAM/APPOINTMENT**

- Earned WPTO must be used by the end of the following calendar year; it does not carry over to subsequent calendar years

### **Disability Plans**

Waiting Period: 6 months from full-time hire date

Effective Date: First of the month following the waiting period

Benefit: Short and Long Term Disability Plans, with the premium for such plans fully paid by the Organization.

The specific insurance provider and benefits available under the Disability Plans are contained in the Plan Handbooks provided to eligible employees.

## **SECTION C**

### **INCOME SUPPLEMENT BENEFITS**

The Income Supplement Benefits include:

- Insurance Plans:
  - Medical Insurance

- Dental Insurance
- Life Insurance
- Retiree Medical and Dental Insurance
- Flexible Spending Account
- Health Savings Account

### **Insurance Plans**

**Waiting Period:** 30 days from Stevens Point Area YMCA full-time hire date (waiting period waived if employee insured through same carrier through another Y)

**Effective Date:** First of the month following the waiting period. If the plan requires employee premium contribution, deductions will begin on the first pay date of the month of the plan effective date

**Benefit:** Full-time employees will be provided with detailed information relative to each of the insurance plans. This information will be provided at the following times:

- During the waiting period
- On an annual basis during the open enrollment period
- When benefit changes occur
- When life changes occur impacting employee's eligibility

The information provided will include:

- Organization/employee premium contribution percentage
- Coverage levels available (e.g. single, couple, family)
- Employee cost per pay date
- Insurance carrier
- Schedule of Benefits
- General administrative information
- Continuation of Health Coverage (COBRA) information

Upon enrollment in the plan(s), links will be provided for you to set up your account, request insurance cards, and access each plan's Summary Plan Description (SPD) and other information. The SPD is available by request to the Human Resources Director.

Employees who are aged 55 or older, go through the retirement process, and have worked at a YMCA for over 10 years (at least 5 of those years must be with the Stevens Point Area YMCA and consecutively lead up to the retirement date) may be eligible for Retiree Medical and/or Dental Insurance.

### **TASC Plans:**

#### **Flexible Spending Account (FSA)**

**Waiting Period:** 30 days from Stevens Point Area YMCA full-time hire date

**Effective Date:** First of the month following the waiting period. Deductions for account contributions will begin on the first pay date of the month of the plan effective date

**Benefit:** (Section 125 Plan) Allows employee to deduct pre-tax earnings to put into an account for the payment of dependent care expenses.

#### **Guidelines:**

Full-time employees will be provided with detailed information relative to the plan. This information will be provided at the following times:

- During the waiting period
- On an annual basis during the open enrollment period
- When plan changes occur
- When life changes occur impacting employee's eligibility

The information provided will include:

- Plan administrator
- Contribution maximums



- Contribution and reimbursement schedule
- General administrative information
- Continuation of Health Coverage (COBRA) information

Upon enrollment in the plan, plan materials will be provided.

### **Health Savings Account (HSA)**

#### Eligibility:

To be eligible for coverage under coverage under the HSA:

- You must be covered under a High Deductible Health Plan (HDHP)
  - HDHP: Minimum deductible of \$1400 self or \$2800 family
  - Two of the health plans we offer are HDHP
  - The HDHP does not need to be one of our HDHP's
- You cannot be covered under:
  - any other health plan that is not an HDHP
  - Medicare
  - an unlimited medical FLEX account
- You cannot be claimed as a dependent on someone else's taxes (claimed as spouse is ok)
- You and your spouse can each have an HSA if you both have HDHP coverage.
  - If you have family HPHP coverage, the maximum contribution is split equally unless you and your spouse agree on a different division

#### Enrollment:

- If eligible; you can enroll at any time; not limited to open enrollment dates or special enrollment periods
- You will enroll on-line. You will be provided with enrollment instructions.

#### Contributions:

- In addition to contributions via payroll deduction, contributions can be made by you or anyone who chooses to contribute on your behalf.
- For payroll deduction contributions, you will complete an election form and submit it to HR.
- Payroll deduction contribution amounts can be changed throughout the year.
- Payroll deduction contributions are pre-tax
- Maximum amount of contribution is determined during enrollment; contingent on HDHP

#### Withdrawals:

- The money in your HSA accumulates on a tax-deferred basis.
- Withdrawals for qualified medical expenses are not taxable.
- Withdrawals for reasons other than qualified medical expenses prior to age 65 are taxable and subject to a 20% penalty.
- You can request distribution any time a qualified expense has been incurred.
- Distribution options include TASC HSA card or on-line line distribution request to use funds to pay for the expense or direct deposit.
- Funds cannot be withdrawn in advance of contribution.