



SUMMARY OF BENEFITS

Revised June 4, 2026

Benefits are effective for all full-time and part-time employees.

MEDICAL

The Insurance Plan - Kaiser - is a Health Maintenance Organization (HMO). Kaiser requires that you utilize one of their many doctors and hospital facilities.

Kaiser coverage includes physician private office visits, in-hospital care, surgery, maternity care, mental care, vision care, and dental. Please see the summary plan description for other coverage.

Prescription Drug - no deductible

Employees will receive Kaiser identification and pharmacy cards.

Premium cost is 75% paid by the Coalition for individual subscribers and 25% by the employee for individual coverage. The employee pays the cost of adding dependent coverage (Coalition pays for 20% of the cost).

DENTAL

The Insurance Plan – Cigna. Cigna requires that you utilize one of its many doctors and hospital facilities.

Employees will receive Cigna identification and pharmacy cards.

Premium cost is 75% paid by the Coalition and 25% by the employee for individual coverage. The employee pays the cost for adding dependent coverage.

LIFE INSURANCE

The Life Insurance plan is with UNUM. The policy is term life with a face value equal to (1) times the employee's annual salary. The Coalition pays 100% of Life Insurance.

DISABILITY

The Disability plan is with UNUM. The plan provides 65% of an employee's annual salary. This amount will be offset by another disability plan, Social Security, and workers' compensation. The disability plan is 100% paid for by the Coalition

TAX SHELTER ANNUITY (TSA) (Retirement)

This tax-deferred savings program is set up through the Equitable Insurance Company's Tax Shelter Annuity EQUI-VEST. This TSA allows an employee to deposit a percentage or dollar figure into a selection of five (5) investment option accounts. The Coalition will match the employee's contribution by 25% (\$1.00 + .25) from the Coalition for a total of \$1.25, not to exceed 2.5% of an employee's annual salary. For example, if an employee earns \$10,000, the Coalition's portion is limited to \$250 (\$10,000 x 2.5%) annually. After 10 years of service, the Coalition will match the employee's contribution by 50% (example, you pay \$1.00, we pay .50 cents. If you need additional information, contact the Director of Finance and Administration.

WORKERS' COMPENSATION

All employees are entitled to workers' compensation for any on-the-job injury that may occur.

LEAVE

Annual - Each full-time employee will earn annual leave at the rate of 3.08 hours per pay period for the first five full years. This would entitle an employee to 10 working days per year. Five to ten full years, 15 days per year, and after ten full years, 20 working days per year.

Sick - Each full-time employee will earn sick leave at the rate of 3.11 hours per pay period. Sick leave is accumulated from year to year, up to a maximum of 65 days (520 hours).

PAID HOLIDAYS

The following are paid holidays observed by the Coalition: Holidays are effective upon the first day of hire as a full-time employee.

Christmas Day and Christmas Day.
Independence Day
Juneteenth
Labor Day
Martin Luther King Day

Memorial Day
New Year's Day
President's Day
Thanksgiving Day, the day after
Veterans Day

PERSONAL DAY

Each full-time employee is entitled to one floating personal holiday after one year of service. The floating holiday must be taken within the year of accrual or be forfeited.