

BENEFITS INSURANCE

HEALTH

High Deductible PPO Plan	Total Employee Cost
Individual	\$0.00
Individual + Spouse	\$88.92
Individual + Children	\$74.23
Individual + Family	\$166.09

1-month payroll deduction

Out of Pocket Deductible: \$3,000 Individual (in network) \$6,000 Family (in network)

VISION

Vision-VSP Standard 1	Total Employee Cost
Individual	\$0.00
Individual + Spouse	\$10.04
Individual + Children	\$11.44
Individual + Family	\$24.30

1-month payroll deduction

DENTAL

Enhanced Dental 1	Total Employee Cost
Individual	\$0.00
Individual + Family	\$77.04

1-month payroll deduction

HEALTH SAVINGS ACCOUNT (HSA)

Funds can be used to pay for qualified out-of-pocket health expenses not covered by other plans, including deductibles, co-pays and certain products and services.

Cooperative contributes \$2,000 annually and employees have the option to make pre-tax contributions.

LIMITED USE SECTION 125 PLAN

Funds can be used to pay for qualified out-of-pocket dependent care.

Employees have the option to enroll and make pre-tax contributions.
(The cooperative does not contribute.)

BENEFITS RETIREMENT

RETIREMENT SECURITY PLAN

- Defined benefit pension plan
- All full-time employees eligible after 1 year waiting period
- Cooperative funded
- 100% Optional Death Benefit

401-K

- All full-time employees eligible after 1 year waiting period
- Employee eligible to make contributions after 1 month. COOP matches up to 4% after first year.

BENEFITS OTHER

COOP FUNDED

- Long-Term Disability Insurance
- Basic Life Insurance (2 x Annual Salary)
- Business Travel Accident Insurance

EMPLOYEE FUNDED (OPTIONAL)

- Supplemental Life Insurance
- Supplemental Child Life Insurance
- Supplemental Spouse Life Insurance
- Accidental Death & Dismemberment
- AFLAC

BENEFITS PTO/HOLIDAY

SCEC observes eight (8) paid holidays each calendar year. Full-time employees will receive holiday pay for the following holidays:

- ◆ New Year's Day
- ◆ Memorial Day
- ◆ Independence Day
- ◆ Labor Day
- ◆ Thanksgiving Day
- ◆ Day after Thanksgiving Day
- ◆ Christmas Day
- ◆ Floating Christmas Holiday

SCEC believes PTO is important to both employees and to SCEC as it provides a time to relax, to be away from work, to enjoy personal activities, to cover short-term illness or to take care of personal business. Full-time employees will accrue PTO hours incrementally based on their years of service with SCEC. **Employees begin accruing PTO at four (4) hours per pay period on the first day of employment.** Accrual rates are based on the anniversary date of employment, as set forth in the table shown on the following page.

BENEFITS PTO/HOLIDAY

Full-Time Employee: Completion of Year	Accrual Rate per Pay Period
1	5.23 hours – 1 st Anniversary
2	5.23 hours
3	6.77 hours-Increase on 3 rd Anniversary
4	6.77 hours
5	6.77 hours
6	6.77 hours
7	6.77 hours
8	6.77 hours
9	6.77 hours
10	7.69 hours-Increase on 10 th Anniversary
11	7.69 hours
12	7.69 hours
13	7.69 hours
14	7.69 hours
15	9.23 hours-Increase on 15 th Anniversary
16	9.23 hours
17	9.23 hours
18	9.23 hours
19	9.23 hours
20	10.77 hours-Increase on 20 th Anniversary
21	10.77 hours
22	10.77 hours
23	10.77 hours
24	10.77 hours
25	12.00 hours-Increase on 25 th Anniversary

SCEC offers bereavement leave to provide a time of mourning following the loss of an immediate family member. Full-time employees are granted three (3) days paid bereavement leave.