

## HACAP BENEFITS

(For employees scheduled to work 30 or more hours per week)

Deductions are made each pay period.

BENEFIT	EFFECTIVE DATE	EMPLOYEE COST
<b>Health/Dental/Vision/Prescription Insurance*</b> (Pre-tax)	First of the month following hire date unless hire date is on the first	See attached rate sheet
<b>Flexible Spending Accounts*</b> Medical Reimbursement and Dependent Care Reimbursement (Pre-tax)	First of the month following hire date unless hire date is on the first	Employees designate amount
<b>Long Term Disability</b> (After-tax)	First of the month following hire date unless hire date is on the first	Varies – Age/Income rated (26 pay periods)
<b>Voluntary Life &amp; Accident Insurance</b> (After-tax)	First of the month following hire date unless hire date is on the first	Varies – Age/Income rated (26 pay periods)
<b>RETIREMENT FUND OPTIONS</b>		
<b>Option 1:</b> Iowa Public Employees Retirement System (IPERS) (Pre-tax)	First payroll check	-Employee contributes 6.29% of gross wages -HACAP contributes 9.44%
<b>Option 2:</b> 403 (b) (Pre-tax)	Immediate upon enrollment	-Employee designates amount of contribution -HACAP contributes up to 9.44%
<b>Option 3:</b> IPERS & 403 (b) (Pre-tax)		IPERS - Employee contribution 6.29% of gross wages, HACAP 9.44% contribution to IPERS <u>403 (b)</u> - Employee designates amount of contribution, no employer contribution
<b>OTHER BENEFITS</b>		
<b>Paid Time Off</b>	First day of employment	Accrued on hours worked & paid release hours used 0 – 1 year = .054 per hour ≈ 14 days 1 – 5 years = .07 per hour ≈ 18 days More than 5 years = .093 per hour ≈ 24 days
<b>Holidays</b> 10 company paid holidays	First day of employment	New Year's Day, MLK Day, President's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Day after Thanksgiving, Christmas Eve, Christmas Day
<b>Short Term Disability</b> Non-work related (25 week limit)	Completion of one year employment	No cost to employee
<b>Basic Life and AD&amp;D Insurance</b> \$25,000 \$11,250 after age 70 \$7,500 after age 75	First of the month following hire date unless hire date is on the first	No cost to employee
<b>EAP (Employee Assistance Program):</b> provides confidential assessment, short-term counseling, and referral for personal problems that affect you or your family.		
<b>Corporate Advantage Partnership Education Program with Mount Mercy and Upper Iowa University</b>		
<b>* Can change election at open enrollment each year or if employee experiences a qualifying life event*</b>		

**HACAP BENEFITS**

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**Hawkeye Area Community Action Program, Inc.**  
**2024 Employee Health Insurance Costs**  
Per Pay Period (26 times per year)  
**Wellmark**



**\$950 Deductible HMO**

**Full Time**

\$83.74 Employee  
\$170.13 Employee & Spouse  
\$157.35 Employee & Children  
\$414.88 Family

**Part Time**

\$92.12 Employee  
\$187.14 Employee & Spouse  
\$173.09 Employee & Children  
\$456.37 Family

**\$2000 Deductible HMO**

**Full Time**

\$75.48 Employee  
\$153.19 Employee & Spouse  
\$141.70 Employee & Children  
\$373.48 Family

**Part Time**

\$83.02 Employee  
\$168.51 Employee & Spouse  
\$155.87 Employee & Children  
\$410.82 Family

**\$ 2000 PPO**

**Full Time**

\$85.85 Employee  
\$174.43 Employee & Spouse  
\$161.34 Employee & Children  
\$425.41 Family

**Part Time**

\$94.44 Employee  
\$191.88 Employee & Spouse  
\$177.47 Employee & Children  
\$467.95 Family

**\$ 2500 HDHP/HSA PPO**

**Full Time**

\$110.96 Employee  
\$233.62 Employee & Spouse  
\$192.94 Employee & Children  
\$523.69 Family

**Part Time**

\$122.05 Employee  
\$256.99 Employee & Spouse  
\$212.23 Employee & Children  
\$576.06 Family