

JANUS BENEFITS AT A GLANCE

Effective: July 1st, 2023

Benefit and Provider	Insurance Info (policy #, website, phone)	Cost Of Employee only Coverage	Who is eligible	MISC Details
MEDICAL - Kaiser Permanente of Oregon and Washington	HMO/Traditional Deductible Plan #13014 - 007 www.kp.org 800-813-2000	\$30 per month (\$15 pay period) 50% of full premium cost for part time EEs	Full time employees (30 + hours) ACA Eligible Employees Part time employees (20 to 29 hours)	Free Nurse Advice Line 800-813-2000 Virtual visits
	HDHP w/ HSA #13014 - 013/014 www.kp.org 800-813-2000	\$10 per month (\$5 pay period)	Full time employees Only (30+ hours)	Janus contributes \$100 per month into employee's Health Savings Account (HSA).
	Added Choice/Point of Service #13014 - 011 www.kp.org/addedchoice 800-813-2000	\$202.52 per month (\$101.26 pay period) 50% of full premium cost for part time EEs	Full time employees (30 + hours) Part time employees (20 to 29 hours)	Kaiser Added Choice uses tiers for coverage and cost determination. Please review the Benefit Summary Highlight to for additional information.
Dental – Willamette	www.willamettedental.com 503-952-2000	\$0 per month for employee coverage only (paid by Janus) 50% of full premium for part-time EEs	Full time employees (30 + hours) Part time employees (20 to 29 hours)	Office visit Copay
Dental – MODA (Delta Dental)	www.modahealth.com 800-452-1058 #10006528	\$13.28 per month (\$6.96 per paycheck) 50% of full premium for part-time EEs	Full time employees (30 + hours) Part time employees (20 to 29 hours)	\$1000 annual limit for coverage during a calendar year.
Vision Plan – The Standard	www.Standard.com/services VSP Call Center: 800.877.7195	Employee Only (EE) \$7.76 EE + Spouse \$15.48 EE + Children \$13.88 EE + Spouse & Children \$21.60	Full time employees (30 + hours) Part time employees (20 to 29 hours)	\$10 copay for eye exam \$25 copay for Glass Lenses or Frames Most lenses covered in full \$200 frame allowance (or contacts with restrictions)
Section 125 Health and/or Child Care Reimbursement Account - PacificSource	www.pacificsource.com/psa 541-485-7488	Depending on employee's choice	20+ hours a week employees in a benefited position (subs excluded)	Annual Max \$2,750 for medical, and \$5,000 for dependent care. See plan details for balance carryover with enrollment in next benefit year.
Section 132 Transportation Reimbursement - PacificSource	www.pacificsource.com/psa 541-485-7488	Depending on employee's choice	20+ hours a week employees in a benefited position (subs excluded)	Annual Max \$3,180

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Supplemental Coverages – Colonial Life	Accident Coverage	Depending on employee’s choice	20+ hours a week employees in a benefited position (subs excluded)	Must complete enrollment process by contacting Colonial Life. Must enroll at time of eligibility.
	Critical Care Illness	Depending on employee’s choice	20+ hours a week employees in a benefited position (subs excluded)	Must complete enrollment process by contacting Colonial Life. Must enroll at time of eligibility.
	Medical Bridge	Depending on employee’s choice	20+ hours a week employees in a benefited position (subs excluded)	Must complete enrollment process by contacting Colonial Life. Must enroll at time of eligibility.
	Short-Term Disability	Depending on employee’s choice	20+ hours a week employees in a benefited position (subs excluded)	Must complete enrollment process by contacting Colonial Life. Must enroll at time of eligibility.
Life/Long-Term Disability/ Voluntary Life - Unum	Basic Life Insurance/AD&D coverage #605017 - 011 www.unum.com	Paid by Janus Youth	Employees working 20+ hours a week in a benefited position (subs excluded)	\$10,000 paid by employer for benefited category. Additional benefit might be available in cases of dismemberment under AD/D
	Long-Term Disability #60501 - 012 www.unum.com	Paid by Janus Youth	20+ hours a week employees in a benefited position (subs excluded)	60% of monthly wages (up to \$5,000) following 90 day elimination period*
	Supplemental Voluntary Life Insurance #393842 - 001 www.unum.com	Depending on employee’s choice of coverage	Employees working 20+ hours a week in a benefited position (subs excluded)	Eligible employees can purchase additional life insurance up to \$150,000 or 5 times their annual salary, whichever is less. Can include Spousal/Child Life when requesting EE Coverage.
EAP Employee Assistance Program – UNUM (managed by Health Advocates)	800-854-1446 877-858-2147 (Spanish) www.lifebalance.net user ID and password: <i>lifebalance</i>	\$0	Upon hire. Unlimited phone life counseling. See plan for covered services. Anonymous program.	Up to 3 live counseling sessions per issue, in person or video counseling; limited legal and emergency travel assistance, and medical bill help.
Retirement Plan - The Standard Insurance	401(k) Retirement Plan #808211 www.standard.com/retirement 800-858-5420	Employee elects whole amount to be deducted Options: Traditional 401(k) – pre - tax deduction Roth 401(k)- post tax deduction	Employee contributions - 1 st day of the month following employment.	Employer contributions start in 1 year and 1,000 hours within that year. Employer contributes 2% based on employees pay period wages. Not a matching contribution

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<p>CHANGES IN COVERAGE DURING PLAN YEAR:</p>	<ul style="list-style-type: none"> • Medical and/or dental only be changed with qualified event as per IRS as these are pre-tax benefits. • PacificSource FSA accounts are no longer allowing changes midyear • Supplemental Life Insurance plan can be changed at any time subject to underwriting criteria. • 401K can be changed any time contingent with the start of the pay period. 	<p>COVERED FAMILY MEMBERS (employees cover cost of family members): Domestic Partners are Covered by Janus Youth, subject to passing Domestic Partner Affidavit verification Spouses: Married couples Dependents: Children under the age of 26; Out of Area student plan is limited – see summary Disabled Dependents – no age limit, as long as a disability established by age of 26. Subject to provider approval.</p>				
<p>TIME OFF PLANS - See your individual job offer for your time off plan.</p>						
<p>PTO – benefit eligible employees accrue PTO at a rate based on length of service. See Employee Guidebook for rate of accruals and maximum carry over limits.</p>	<p><u>Cash-Out PTO:</u> must have min of 80 hours in the bank (see your latest paycheck for your balance), other rules apply</p>	<p><u>Emergency PTO Buy-Back Program:</u> Buy back up to full balance due to emergency situations <u>PTO donation program:</u> donate excess PTO to bank for staff on FML to use if they are out of pto (restrictions apply)</p>				
<p>*Sick Time – all employees are front loaded 52 hours into a Sick Bank in July (prorated for New Hires throughout the year based on date of hire). Benefit eligible employees may carry over unused Sick Time to a maximum accrual of 720 hours.</p>			<p>* Jury Duty – up to 5 days of pay per event * Bereavement – up to 3 shifts of pay per event for benefit-eligible employees</p>			
<p>Holiday pay depends on your position (see Employee Guide) <ul style="list-style-type: none"> • Holiday Schedule A – Day off (up to 8 hours depending on FTE. • Holiday Schedule B – work holiday then receive 1.5 x rate of pay (if in overtime then get 3 X rate of pay) </p>			<p>Holidays recognized by Janus Youth (Holiday Schedule A – observed on closest business day; Holiday Schedule B observed on Holiday):</p> <ul style="list-style-type: none"> • New Year’s Day • Martin Luther King Day • Memorial Day • Independence Day 		<ul style="list-style-type: none"> • Juneteenth • Labor Day • Thanksgiving Day • Christmas Day 	
<p>WHAT TO EXPECT WHEN EMPLOYMENT ENDS: You will receive a final check in accordance with the state law. Any accrued and unused PTO is paid out up to a max of the annual entitlement.</p>						
<p>If enrolled in benefits then COBRA, and other benefit information will be emailed or mailed to staff.</p>	<p>Health Benefits, if enrolled, COBRA offered. Coverage ends on the last day of the month of termination; unless continued coverage under ACA applies – Medical Plans only. COBRA allows you to continue med and dental at a full cost, plus a 2% administrative fee.</p>	<p>Colonial Life ends on last day of employment or end of the month, depending on when last deduction occurs. Can potentially continue coverage through individual plans</p>	<p>Long Term Disability ends on the last day of the month, however if you become disabled prior to leaving, you may be eligible to receive an LTD benefit.</p>	<p>FLEX PLAN– ends on day of termination or the last day of pay period employee contributed, you have up to 90 days to submit claims. If you elect to continue through plan year, contributions deducted from final check.</p>	<p>Life/AD&D Coverage and Voluntary (Supplemental) Life ends on the last day of the month. Coverages are portable wuth some limitations. EAP benefits end on last day of employment.</p>	<p>401(k) Former employee will receive distribution notices and instructions on how to distribute funds.</p>

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Change in Position	Change in Employment Status
To Fully Benefitted Position	Hired
To Pro-rated	Rehired
To Substitute	Terminated
Less than 50%FTE	

1. Substitute employees or employees working less than 20 hours a week in scheduled positions may earn eligibility for medical under the Affordable Care Act (ACA) if they routinely work an average of 30 hours per week over a measurement period; see HR for details.
2. Transferring from non-benefited to benefited, wait time is the same as for new hires, unless ACA measurement period applies.
3. Transferring from part time benefited to full time, the employee contribution will decrease.
4. Transferring from full time to non-benefited category, continuing eligibility for medical and dental depends on hours worked during relevant measurement period under ACA, check with HR. If it is determined that employee is not eligible, COBRA coverage will be offered.
5. Employees in PTO eligible position (more than 20 hours a week), transferring into a Sub Worker or less than half-time - Sick Time eligible position, will receive a PTO payout.
6. Employees who leave employment and are rehired within 180 days, will have their Sick Time balance restored.
7. If PTO eligible employee is rehired 1) within 1 year of leaving benefited position, 2) into a PTO eligible position then the new accrual will be based on the former date of eligibility. *See Employee Guidebook and summary plan document for details. Benefit brochures and plan documents are published at www.janusyouth.org/staff-files as well as on www.paycomonline.com under employee's benefit tab.

** Health and wellness benefits are not vested and are subject to change. This benefits chart is to provide you with the illustrative purposes to help you make personal decisions. In cases of discrepancy between this chart and the actual plan documents, the actual plan documents will prevail.

Contact HR for assistance: 503.542-4620 HR confidential fax: 503.542.4623