



**Western Reserve**

Area Agency on Aging

# 2025 Benefit Summary

## Medical Plans

**Our medical insurance carrier is Mutual Health Services, and our prescription coverage is offered through RX Benefits – Express Scripts. Rates are per pay period, for 24 pay periods.**

Coverage Level	Base	Low	HDHP
Employee	\$55.24	\$80.83	\$22.39
Family	\$206.12	\$271.53	\$117.57

## Dental Plan

**The MetLife dental coverage provides covered benefits for preventative, basic and major services.**

Coverage Level	Employee Per Pay Deduction
Employee	\$14.27
Employee + Spouse	\$23.11
Employee + Child(ren)	\$31.21
Family	\$36.57

## Vision Plan

Coverage Level	Employee Per Pay Deduction	<b>The voluntary vision plan offered through Guardian VSP provides coverage for eye exams, glasses and contact lenses.</b>
Employee	\$3.93	
Employee + 1	\$7.28	
Family	\$10.72	

## Health Savings Account (HSA)

IRS Total Maximum Contribution Limits		<b>A Health Savings Account (HSA) is a tax-advantaged savings account used to pay for qualified medical expenses. To be eligible to open and contribute to an HSA, you must have medical coverage under the High Deductible Health Plan (HDHP).</b>
Employee	\$4,300	
Two Person/Family	\$8,550	
HSA “Catch-Up” Contributions		<b>Participants in the HSA Account cannot be covered by any other health insurance plan nor participate in a Healthcare Flexible Spending Account (FSA). The HSA is administered through the American Benefits Group (ABG).</b>
Age 55 or Older	\$1,000	

**WRAAA provides an annual employer HSA contribution prorated based upon benefit eligibility date.**

### **Telemedicine**

First Stop Health Telemedicine is a complimentary, no-cost service available to all full-time and part-time employees and their eligible dependents.

### **Flexible Spending Accounts**

Flexible Spending Accounts (FSA) allow you to reduce your taxable income by setting aside pre-tax dollars from each paycheck to pay for eligible out-of-pocket health care and dependent care expenses for yourself, your spouse and your dependent children. WRAAA offers the following FSA options through the American Benefits Group (ABG):

**Limited Purpose FSA** - Spending account that allows you to set aside pre-tax dollars for dental and vision expenses for you and your dependents – You are eligible to open a Limited-Purpose FSA (LPFSA) if you are enrolled in a Health Savings Account (HSA):

**FSA Health Care** - Expenses usually include medical and dental plan deductibles and co-pays, prescription drugs and co-pays, prescribed over-the-counter medications, braces and other orthodontic costs, contact lenses and corrective eyeglasses, and more.

**FSA Dependent Care** - Spending account that allows you to set aside pre-tax dollars for dependent children under age 13, for a spouse or dependent who is physically or mentally not able to care for themselves and resides with you for more than half the year, or elder care.

**FSA Mass Transit** - Spending account that allows you to set aside pre-tax dollars to get reimbursed for mass transit expenses associated with your daily commute to work. Funds cannot be used for ride hailing services (ex: Uber and Lyft).

### **401K**

WRAAA is proud to offer full-time and part-time employees the opportunity to enroll in a 401K program with a company match of up to 5% of your gross pay.

### **Short-Term Disability**

Short-Term Disability (STD), provided through Symetra, is offered to full-time employees on a voluntary basis, paid for by the employee. STD provides a maximum benefit of 70% of salary. A range of benefit volumes and costs per pay are available.

### **Long-Term Disability**

Long-Term Disability (LTD), provided through Symetra, is offered at no cost to the employee. Benefit eligible full-time and part-time employees are enrolled on the first day of the month following their date of hire.

### **Basic Life and AD&D Insurance**

Basic Life and AD&D is a complimentary benefit, offered at no cost through Symetra, to all benefit eligible full-time and part-time employees. The Basic Life benefit is equal to one time your annual salary, or \$50,000 whichever is greater (with a maximum coverage amount of \$200,000). Basic AD&D Coverage is equal to the Basic Life policy amount.

### **Supplemental Life Insurance**

WRAAA offers full-time employees the opportunity to purchase additional life insurance on a voluntary basis through Symetra, paid for by the employee. Employees also have the option to elect Supplemental Life insurance policies for their spouse and dependent children.

### **Accident Insurance**

WRAAA offers accident coverage to full-time employees through Symetra to cover out-of-pocket medical expenses related to an accidental injury. Accident insurance can help you offset your deductible, copay or coinsurance requirements while paying little to nothing from your own pocket.

### **Critical Illness**

Critical Illness coverage is offered to full-time employees through Symetra. The coverage is designed to provide financial support whenever you're faced with an unexpected health challenge. If you are diagnosed with a covered condition after the policy is in effect, you will receive a lump-sum benefit payment based on the terms of your policy and the diagnosis.

### **Paid Time Off (PTO)**

All eligible new hire, full-time employees will earn 32 days of PTO. Part-time employees earn PTO on pro-rated basis.

### **Holidays**

The 13 officially observed holidays are: New Year's Day, Martin Luther King Jr. Day, President's Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Indigenous Peoples' Day, Veteran's Day, Thanksgiving Day, Friday after Thanksgiving, Christmas Eve, and Christmas Day.

### **Dress Code**

Casual attire in the office is permitted unless otherwise instructed by the department head and/or agency.

### **Training Funds**

WRAAA reimburses their employees up to \$750 (\$1000 for management) each year for qualifying and approved continuing education and professional development.

### **Wellness Program**

The Vitality Wellness Program allows you to earn monetary incentives by completing health related activities, including exercise, online education activities and regular medical screenings. All full-time and part-time employees can participate in the program.

### **Employer Sponsored Subscription for Calm**

All full-time and part-time employees are eligible to start a free Calm Subscription. Calm promotes relaxation, stress reduction and improved sleep through access to guided meditations, sleep stories, breathing exercises, relaxation music, masterclasses and more.

### **Employee Assistance Program**

The employee assistance program offered through AllOne Health is a voluntary, confidential program used to assist employees and their families with concerns and challenges that can impact their well-being and job performance. The EAP provides short-term counselling for personal issues in addition to medical advocacy, legal and financial services, video counseling, wellness coaching, and more. There is no cost to employees, household members or dependents for use of EAP services.