Chapter Title Human Resources		Section # HR	Subject # 530
Subject Title **Overview of Fringe Benefits**	Adopted 12/22/98	Last Revised12/13/16	Reviewed 8/24/05; 8/28/06; 6/30/08; 6/29/09; 7/26/10; 1/23/12; 11/25/13; 11/24/14 3/28/16 12/19/16

POLICY

Application

This policy shall apply to all employees of The Right Door for Hope, Recovery and Wellness

1.0 Overview of Benefit Program

The Right Door for Hope, Recovery and Wellness will establish and maintain a compensation and benefits program designed to:

1.1 Attract and retain competent staff;

1.2 Meet applicable state and federal regulations;

1.3 Ensure a fair and equitable system of compensation by comparing to the market rates;

1.4 Provide for reimbursement of approved expenses; and

1.5 Promote the general health and well-being of staff and qualified dependents.

2.0 Health Insurance

The Right Door for Hope, Recovery and Wellness may provide individual, two person, or family health insurance to salaried and hourly employees who are regularly scheduled to work at least 30 hours per week. The employee shall be required to contribute towards the premium. All plan participants shall be provided with a copy of the Summary Plan Description. Any employee may request a copy of the Summary Plan Description.

2.1 The Right Door for Hope, Recovery and Wellness shall not provide payments for health insurance to employees, or their spouses and families, covered under any other group health insurance program.

2.1.1. All employees may be required to certify annually that they are not enrolled in another group health insurance program.

2.1.2 Employees who are enrolled in The Right Door for Hope, Recovery and Wellness Group Health Insurance Program and become enrolled in another group health insurance program shall notify The Right Door for Hope, Recovery and Wellness CFO immediately to discontinue The Right Door for Hope Recovery and Wellness Group Health Insurance coverage. Failure to do so shall result in disciplinary action, including reimbursing the agency for any amount paid while dually covered and possible termination.

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2.2 If the employee waives coverage he/she must have proof of medical coverage and shall be eligible for cash payments (semi-annual or bi-weekly) in lieu of health insurance. Amount to be established and reviewed by the Board annually.

3.0 Vision and Dental Insurance

The Right Door for Hope, Recovery and Wellness may provide vision and dental coverage to salaried and hourly employees who are regularly scheduled to work at least 30 hours per week. The employee shall be required to contribute towards the premium. All plan participants shall be provided with a copy of the Summary Plan Description(s). Any employee may request a copy of the Summary Plan Description.

4.0 Life Insurance

The Right Door for Hope, Recovery and Wellness may provide an amount of personal life and accidental death insurance equal to one times the Basic Annual Earnings, rounded to the next higher $1,000, subject to a maximum of $150,000 insurance, for all employees who are regularly scheduled to work at least twenty (20) hours per week. All participants shall receive a copy of the Summary Plan Description. Any employee may request a copy of the Summary Plan Description.

5.0 Optional Life Insurance

Employees who are regularly scheduled to work at least twenty hours per week may purchase optional life insurance. The employee may also purchase life insurance for her or his spouse and/or dependents. The employee shall pay the premiums for the additional coverage through payroll deduction. All employees participating in the plan shall receive a copy of the Summary Plan Description. Any employee may request a copy of the Summary Plan Description.

6.0 Short Term Disability

The Right Door for Hope, Recovery and Wellness may provide Short-Term Disability Insurance coverage for all salaried and hourly full-time employees who are regularly scheduled to work at least 30 hours per week.

7.0 Deferred Compensation

The Right Door for Hope, Recovery and Wellness may provide a 457(b) deferred compensation plan. If a plan is provided, employees will automatically be enrolled. The agency may provide a matching contribution.

8.0 Retirement

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The Right Door for Hope, Recovery and Wellness may provide a 401(a) retirement plan.

9.0 Worker's Compensation Insurance

The Right Door for Hope, Recovery and Wellness is subject to the Michigan Worker's Disability Compensation Act, which provides compensation for a work-related injury or illness.

10. AFLAC Insurance

Employees who are regularly scheduled to work at least twenty (20) hours per week may purchase AFLAC insurance. The employee may also purchase this insurance for her or his spouse and/or dependents. The employee shall pay the premiums for the additional coverage through payroll deduction. All employees participating in the plan shall receive a copy of the Summary Plan Description.

11. Long Term Disability

The Right Door for Hope, Recovery and Wellness may provide Long-Term Disability Insurance coverage for salaried and hourly full-time employees who are regularly scheduled to work at least thirty (30) hours per week.

12. Flexible Benefits Plan (Section 125)

The Right Door for Hope, Recovery and Wellness may provide a Flexible Benefits for its employees who are regularly scheduled to work at least twenty (20) hours per week.

13. Professional Liability Insurance/Bonding

The Right Door for Hope, Recovery and Wellness shall provide Professional Liability insurance coverage for the Agency, its employees, and Board members.

The Right Door for Hope, Recovery and Wellness shall obtain appropriate surety-bonding coverage for all employees of the Agency.

Reference

CARF Standards Manual Section 1: Human Resources

Melissa McKinstry, Board Chairperson	Date		