













# BENEFIT SUMMARY SHEET

This is a brief description of the fringe benefits for eligible employees. **Contact Human Resources for details.**

BENEFIT	DESCRIPTION
<b>Medical Insurance</b> <b>Including Dental and Vision Options</b> 	Geisinger Health Plans – Base/Buy Up with optional Dental, Vision Plans <ul style="list-style-type: none"> <li>• Coverage 1st of the month following a 60-day waiting period</li> <li>• “Cash Out” Option if covered elsewhere</li> <li>• Coverage can include Individual or added eligible dependents</li> <li>• Plan includes an <i>HRA-Health Reimbursement Account</i> with employee responsibility of ½ established deductible and the agency pays the remainder</li> </ul>
<b>Flexible Spending Plans ~ Medical and Dependent Care</b>	Pre-Tax payroll deduction for medical expenses and dependent care expenses
<b>Sick Time</b> 	Employees accrue time on the first day of employment; available for use after 90 days
<b>Vacation Time</b> 	Employees accrue time on the first day of employment, available after 90 days, with carry-over from one year to the next. Full Year/12-month staff receive: <ul style="list-style-type: none"> <li>• 2 weeks within Year 1</li> <li>• 3 weeks at Years 2-4</li> <li>• 4 weeks at Year 5</li> </ul>
<b>Holidays</b> 	Over 20 paid days each year with extended time off between Christmas and New Year’s ·New Year’s Day ·Memorial Day ·President’s Day ·Juneteenth ·Fourth of July ·Labor Day ·Columbus Day ·Martin Luther King Day ·Veteran’s Day ·Spring Vacation (3 days) ·Thanksgiving (3 days) ·Christmas Day/Extended Holiday to New Year’s Day
<b>401(k) Retirement Plans</b> 	Employer contribution at 7% of salary into the LCHS 401(k) plan following a 1-year waiting period <ul style="list-style-type: none"> <li>• Optional 401(k) plans, Roth IRA, Pre-tax plans are voluntary employee-only contribution program</li> <li>• Investment opportunities</li> </ul>
<b>Educational Assistance</b> 	Payment for degree programs up to \$5,250 annually <ul style="list-style-type: none"> <li>• Coursework is paid up to \$322/credit for 3 credit course</li> <li>• Employer sponsored payments made directly to the college or reimbursed to the employee</li> </ul>
<b>Casual Dress</b> 	Professional attire is the norm with an optional casual dress day ~ “Jean Day” on Fridays
<b>Employee Assistance Program</b> 	24/7 Confidential services provided by CIGNA/NY Life <ul style="list-style-type: none"> <li>• Referral services for personal, family and financial counseling</li> </ul>
<b>Group Life Insurance</b> 	<ul style="list-style-type: none"> <li>• Agency paid group life</li> <li>• Equal to 1x annual salary for all active full time employees</li> </ul>
<b>Long Term Disability Insurance</b> 	Agency paid benefit of 60% of Salary for all active Full Time employees
<b>Student Loan Forgiveness</b> 	Deferment and/or cancellation of eligible student loans, including Public Service Loan Forgiveness Program – <ul style="list-style-type: none"> <li>• As a qualifying employer, the PSLF forgives the remaining balance on your Direct Loans after you have made 120 (10 years) qualifying monthly payments</li> </ul>
 <b>LCHS is dedicated to Staff Safety and Wellness</b>	Luzerne County Head Start, Inc. is dedicated to the health, safety and well-being of all staff, children and families in the program ~ <ul style="list-style-type: none"> <li>• PA State-certified Safety Committee</li> <li>• Health and Wellness Committee with various programs to support staff in maintaining a healthy lifestyle</li> </ul>