

# Sioux Falls Health & Welfare Benefits

Benefit	2023
<b>Benefit Eligibility</b>	Per Pay Period
	Full Time: 60+ hours Part Time: 40-59 hours
<b>Health Insurance</b>	
Coverage Types	Traditional / Value 4 tiers [NEW]
Health Savings Account - Employer Match	\$500 / \$1,000
<b>Dental Insurance &amp; Vision Insurance</b>	
Base and Enhanced Plan	All benefit eligible 4 tiers [NEW]
<b>Voluntary Benefits</b>	
Flexible Spending Accounts	Medical, Limited Purpose, Dependent Care
Accident Insurance	Basic, Low, High
Cancer Insurance	Basic, Low, High
Critical Illness Insurance (w/ and w/o cancer coverage)	\$5,000, \$10,000, \$20,000, \$30,000 coverage levels
Legal Shield and ID Shield	Legal, Identity and Theft Protection
Universal Life Insurance	\$10,000, \$25,000, \$50,000, \$100,000 coverage levels
<b>Life Insurance</b>	
Employer Paid Basic Life Insurance	Coverage equal to 1x annual salary – maximum \$250,000
Voluntary Life Insurance	Self-coverage in increments of \$25,000 - \$500,000
Spouse Voluntary Life Insurance	Increments of \$25,000 - \$75,000
Child Voluntary Life Insurance	Maximum \$10,000
<b>Disability Insurance</b>	
Employer Paid Short Term Disability Insurance	60% of monthly earnings up to \$10,000
Employer Paid Long Term Disability Insurance	60% of monthly earnings up to \$12,500 for full time employees
Voluntary Long Term Disability Insurance	60% of monthly earnings up to \$12,500 for part time employees

# Sioux Falls Retirement, Absence & Leave Benefits

Benefit	2023
<b>Retirement</b>	
401(k)	Eligible for an employer match of 100% on the first 4%; 50% on the next 2% employee deferral. Vested in employer match dollars following 2 years of service.
<b>Paid Time Off (PTO)</b>	
Accrual	1 year of service – up to 23 days 3 years of service – up to 26 days 7 years of service – up to 28 days 10 years of service – up to 30 days 15 years of service – up to 31 days 20 years of service – up to 32 days 25 years of service – up to 33 days 30 years of service – up to 34 days 35 years of service – up to 35 days
Cap	No Cap Quarterly pay down to 324 hours
Termination Payout	100% of accrued, unused time off
<b>Holiday (included in PTO accrual)</b>	
Holidays	New Years, Memorial Day, 4 <sup>th</sup> of July, Labor Day, Thanksgiving, Christmas
<b>Leave</b>	
Compassionate	Up to 5 days for qualifying relatives
Education	Up to 12 months – unpaid after exhausting PTO
Jury Duty	Paid for regularly scheduled hours
Public Office	Up to 6 months per year
<b>Other</b>	
Volunteer Time Off	8 hours for full time 4 hours for part time
Family Building Benefit	Adoption: Up to \$5,000 per child Fertility: Up to \$5,000 per year Surrogacy: Up to \$5,000 per year
Caregiver Leave Pay	Up to 1 week (40 hrs) paid 100% for approved, qualifying leave for full time employees
Living Donor Leave Pay	Pre-donation: Up to 3 days (24 hrs) paid 100% Post donation: Paid up to 40% of base wage when combined with STD for approved, qualifying leave