



PART-TIME EMPLOYEE BENEFITS - 2008
(20-31 Hours Per Week)

PAID TIME OFF

1 year --- 46 hours	6 years --- 77 hours
2 years --- 53 hours	7 years --- 84 hours
3 years --- 59 hours	8 years --- 90 hours
4 years --- 65 hours	9 years --- 96 hours
5 years --- 71 hours	

This benefit is pro-rated for part-time employees who work less than 31 hours per week.

HEALTH INSURANCE – LMHC offers three health insurance options:

	<u>Monthly Cost</u>	<u>LMHC Pays/Mo.</u>	<u>Employee Pays/Mo.</u>
♦ Blue Cross Triple Gold 1000/2000 (Base Plan)	\$400.50 (single) \$1124.50 (family)	\$198.50 \$198.50	\$202.00 \$926.00
♦ Blue Cross Triple Gold 500/1000 (Buy-Up Plan)	\$461.50 (single) \$1292.50 (family)	\$198.50 \$198.50	\$263.00 \$1094.00
♦ Blue Cross High Deductible Health Plan (HDHP 2500/5000)	\$329.00 (single) \$924.00 (family)	\$164.50 \$164.50	\$164.50 \$759.50

If HDHP is chosen, LMHC will make the following contributions to a health savings account (HSA):

Single	\$33.00/mo. plus incentive of \$225
Family	\$33.00/mo. plus incentive of \$225
(Contributions to HSA account are prorated for new hires)	

If health insurance coverage is not elected, the employee is not reimbursed for the premium.

DENTAL INSURANCE

The Center offers a voluntary dental insurance plan through Assurant. Employee is responsible for full premium.

♦ Monthly Rates:	Employee	\$30.74
	Emp + Spouse:	\$59.46
	Emp + Child(ren):	\$68.86
	Family:	\$97.58

VISION INSURANCE

The Center offers a voluntary vision insurance plan through Avesis. Employee is responsible for full premium.

♦ Monthly Rates:	Employee	\$6.19
	Employee + One	\$10.81
	Family	\$16.06

FLEXIBLE BENEFITS REIMBURSEMENT (SECTION 125 PLAN)

Employees may have certain insurance premiums and medical and dependent care expenses deducted from their pay on a pre-tax basis, thereby lowering their taxable income.



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LIFE INSURANCE

The Center provides a \$25,000 term life/AD&D insurance policy. LMHC pays the full premium.

RETIREMENT PLAN

The Center contributes a 200% match, to a maximum of 5.5%, on any contributions an employee makes to the 401k plan. New employees are eligible to participate on the 1st of each calendar quarter following six months of consecutive employment.

CAREER DEVELOPMENT

LMHC provides the following conference reimbursement allowance amounts per year:

- Up to \$350 and twenty hours for Licensed Master's level and above employees
- Up to \$250 and twenty hours for Non-licensed Master's, Ph.D., and Bachelor's level employees (including Intake, RN/LPN, and CD staff)
- Up to \$150 and twelve hours for clerical and para-professional employees

PROFESSIONAL LIABILITY INSURANCE

Each employee is covered for \$1,000,000 per claim and \$3,000,000 aggregate.

EMPLOYEE ASSISTANCE PROGRAM

LMHC offers an Employee Assistance Program which provides confidential counseling services to employees. Under the Program, an employee is eligible for up to two EAP diagnostic and referral sessions for themselves and/or immediate family members.

FINANCIAL SERVICES

Various financial services are available at reduced rates to employees through Bank of the West, Security State Bank, Bremer Bank, and Affinity Plus Federal Credit Union.

***** ELIGIBILITY FOR INSURANCE BENEFITS OCCURS ON THE FIRST OF THE MONTH ***
FOLLOWING 30 DAYS OF BENEFIT-STATUS EMPLOYMENT**