

## **Medical: We have three plans with BCBS of OK**

- Preferred Provider Plan (PPO)
- Blue Preferred
- Blue Advantage
- Blue Choice
- Why this is a great benefit: The Credit Union pays for 75% of the Employees medical premium.

## **Dental: Delta Dental**

- PPO plan with Child Ortho

## **Vision-VSP**

- Eye Exam available every 12 months
- Prescription Lenses available every 12 months
- \$130 allowance for the frame of your choice or contacts every 24 months.

## **Aflac:**

- We offer Aflac as a supplemental product for our employees
- Aflac policies are 100% employee-paid and are available on a voluntary basis. Many Aflac policies offer a cost-effective solution to help employees with the rising cost of out-of-pocket health care expenses.
- Aflac is different from major medical. It pays cash benefits directly to our employees, unless they choose otherwise, when they're sick or hurt. You can choose the areas where you may need/want additional coverage

## **Life Insurance: Lincoln Financial**

- All FT employees working 40 or more hours per week. USE pays for 2X's your annual salary

## **Short and Long Term Disability-Lincoln Financial**

- All FT employees working at least 36 hours per week, USE will pay the full premium for your STD and LTD
- Short Term Disability-60% of weekly earnings will begin on your 31st day of leave- max of \$1000 per week
- Long Term Disability-60% of weekly earnings will begin on the 91st day of leave-max of \$5000 per month

## **Flexible Spending Account (FSA): EFlex**

- A Flexible Spending Account (FSA) is a pre-tax benefit that allows employees to deduct money, pretax, out of each paycheck to help pay for medical expenses such as co-pays, dental visits, eye

glasses, and over the counter drugs. The FSA also allows for daycare. You may contribute up to \$2700 per year for medical expenses and up to \$5000 per year for dependent care expenses.

### **Health Reimbursement Account (HRA): Eflex**

- USE pays 100% of this for the employee
- The HRA will reimburse covered medical expenses up to \$1500 for individual coverage and \$1500 for family coverage.
- Covered medical expenses means: Deductible & Co-Insurance
- You and your dependents must be enrolled in the Credit Union's Medical Plan to use this benefit

### **Employee Assistance Program: Community Care**

The Employee Assistance Program is 100% paid by the Credit Union and is specifically designed to assist employees and their dependents in the identification and resolution of personal problems or concerns that may have a negative impact on their personal or professional lives. Community Care EAP is a program of voluntary self-help available to employees and their immediate dependents. The decision to seek confidential assistance rests solely with the employee or their dependent. The EAP provides assessment and/or referral- solution based counseling.

### **Retirement-CUNA Mutual Group**

We believe in investing in our employees, and we predict they will have a long fulfilling career here at the Credit Union and we want to help them have an equally fulfilling retirement!

- We have a retirement plan to include both pretax and after-tax 401K,
- We also match your contributions 100% up to 5% after 1 year of employment

We also have a have a lucrative Paid Time Off policy, which also includes a paid day off for your birthday after 1 year of employment.