

ABILITIES, LLC



Guide to Benefits

JANUARY 1, 2021 - DECEMBER 31, 2021



Welcome to the Team!

Benefit List

- Health Insurance
- Dental Insurance
- Vision Insurance
- Life Insurance
- AFLAC
- Retirement/IRA
- Dependent Care Expense Reimbursement
- Reimbursements
- Wellness Benefit
- Kazoo!
- College Savings for Children
- Paid Time Off
- Flexible Scheduling
- Payroll Advances
- THE \$10,000 bonus

This is your guide to all of the benefits we offer here! Please refer to this if you have questions, but you are also free to reach out to Human Resources or the Director!



Health Insurance

Blue Cross Blue Shield KC

Abilities, LLC offers health insurance through Blue Cross Blue Shield Kansas City. We offer plans to employees, employee and spouse, employee and children, and family.

Eligibility

- Must be employed full-time and work at least 30 hours per week
- Must be employed at least 60 days

Open enrollment takes place each year in December. Employees must



Kansas City

complete an application every year. Enrollment does not automatically carry from year to year. Enrollment may also take place within 30 days of a **Qualifying Event**. A qualifying event is a birth, death, adoption, marriage, or divorce. If you have a qualifying event take place outside of open enrollment, please contact Human Resources or the Director to obtain enrollment forms.

Medical Insurance

Medical: Blue Cross Blue Shield of Kansas City		
Preferred Care Blue Network	\$1,500 PPO	
Deductible [^]	\$1,500 Individual \$4,500 Family	
Co-Insurance	20% after Deductible	
Preventive Care	Covered at 100%	
Office Visit: PCP & Specialist	\$35 Copay	
Urgent Care	\$35 Copay	
Emergency Services	\$100 Copay + Deductible & 20%	
Hospital: Inpatient or Outpatient	Deductible & 20%	
Retail Prescriptions	Retail Pick Up (30 day supply)	Mail Order (90 day supply)
Generic	\$15	\$37.50
Brand	\$70	\$175
Non-Preferred	\$110	\$275
Specialty	\$200	Not Available
Out of Pocket Maximum [^]	\$4,500 Individual \$9,000 Family	

[^]Deductibles and Out-of-Pocket Maximums run on a calendar year basis.



Dental Insurance

Dental: Blue Cross Blue Shield Kansas City	
PPO Network	
Preventive (deductible waived)	Covered at 100%
Deductible^	\$50 Individual \$150 Family
Basic Services	Covered at 80%
Major Services	Covered at 50%
Annual Benefit Maximum	\$1,000 per person

Vision Insurance

Vision: Blue Cross Blue Shield Kansas City		
EyeMed Network	Benefit	Frequency
Examination	\$10 Copay	Every 12 Months
Materials	\$25 Copay	Every 12 Months
Lenses: Single/ Bifocal / Trifocal	\$25 Copay	Every 12 Months
Frames	\$200 Allowance + 20% off balance	Every 12 Months
Contacts	\$150 Allowance	Every 12 Months

Life Insurance

Life and AD&D: USABLE	
Life	\$30,000
Accidental Death & Dismemberment	\$30,000

All Life and AD&D coverage is subject to an age reduction schedule.



**On your 5th anniversary,
we pay 100% of your
medical premium!**



Employee Cost

Abilities, LLC: 2021 Benefits Overview

	Per Paycheck Cost (Employed 0-4y11m)	Per Paycheck Cost (Employed 5y-9y11m)	Per Paycheck Cost (Employed 10+ years)
Medical			
Employee	\$ 78.40	Free	Free
Employee & Spouse	\$ 197.61	\$ 170.30	Free
Employee & Children	\$ 151.28	\$ 104.11	Free
Family	\$ 224.25	\$ 208.35	Free
Dental			
Employee	\$ 12.83	\$ 12.83	\$ 12.83
Employee & Spouse	\$ 25.66	\$ 25.66	\$ 25.66
Employee & Children	\$ 28.25	\$ 28.25	\$ 28.25
Family	\$ 42.78	\$ 42.78	\$ 42.78
Vision			
Employee	\$ 4.43	\$ 4.43	\$ 4.43
Employee & Spouse	\$ 7.97	\$ 7.97	\$ 7.97
Employee & Children	\$ 8.19	\$ 8.19	\$ 8.19
Family	\$ 15.49	\$ 15.49	\$ 15.49
Life & AD&D			
Age 0 - 29	\$ 2.08	Free	Free
Age 30-34	\$ 2.35	Free	Free
Age 35-39	\$ 2.91	Free	Free
Age 40-44	\$ 3.74	Free	Free
Age 45-49	\$ 5.26	Free	Free
Age 50-54	\$ 8.31	Free	Free
Age 55-59	\$ 13.85	Free	Free
Age 60-64	\$ 18.46	Free	Free
Age 65-69	\$ 20.52	Free	Free
Age 70-74	\$ 31.48	Free	Free
Age 75+	\$ 21.56	Free	Free

Deducted on a pre-tax basis.



AFLAC

Abilities, LLC offers supplemental health insurance through AFLAC. AFLAC offers plans to employees, their spouses, and their children. Some of the available plans are short-term disability, accident, cancer, etc.

Eligibility

- Must be employed full-time and work at least 30 hours per week
- Must be employed at least 60 days

Interested employees should notify Human Resources, who will put the employee in touch with the AFLAC representative.

Open Enrollment

Open enrollment takes place each year in December. Employees must complete an application every year. Enrollment does not automatically carry from year to year.



Individual Retirement Account (IRA)

Abilities, LLC offers IRA accounts with a 3% employer match through Edward Jones.

Eligibility

- Must be employed full-time and work at least 30 hours per week.
- Must be employed at least 2 years.

Interested employees should notify Human Resources, who will put the employee in touch with the AFLAC representative.

Enrollment

Employees will receive an interest form during the month of their two-year anniversary. If an employee indicates interest, Human Resources will notify Edward Jones. An Edward Jones representative will then contact the employee.

Enrollment is only required one time and will carry over from year to year. If an employee would like to change their IRA contribution, please contact Human Resources.



Dependent Care Expense Reimbursement

Abilities, LLC offers dependent care (daycare) expense reimbursement through a Flexible Savings Account (FSA) by NueSynergy.

Eligibility

- Must be employed full time (30+ hours per week)
- Must be employed at least 60 days

Requirements

- Employee must provide the business tax ID number or, if using a friend or family member for daycare, provide the individual's social security number.
- If the employee is married, their spouse must be employed full-time or be a full-time student.
 - If both spouses are employed at Abilities, LLC only one may participate.
 - If the spouse's employment or student status changes, the employee is required to notify Human Resources.
- Employee will be required to provide an invoice or receipt at times.

Contributions

Deposits from the agency are dependent upon the employee's salary range:

- \$192.30 each pay day for employees earning \$49,999.99 or less per year (\$5,000.00 per year, IRS maximum)
- \$153.84 each pay day for employees earning \$50,000.00 - \$64,999.99 each year (\$4,000.00 per year)
- \$115.38 each pay day for employees earning \$65,000.00+ each year (\$3,000.00 per year)
- Earnings determined by annual salary or hourly (hourly wage x 40 x 52), excluding bonuses, reimbursements, or non-payable taxable additions to payroll.
- If you are married and file separately, the maximum FSA contribution is limited to \$2,500.00 by the IRS.

Enrollment

Employees will be given the option to enroll at their time of hire.

Open enrollment takes place in December of every year. Employees must re-enroll each year, it is not automatic. Outside of open enrollment, an employee may only enroll if they have a qualifying event - birth, death, adoption, marriage, or divorce. Employees who have a qualifying event must enroll within 30 days of the event.



Reimbursements

Activities

We want our supported individuals to go out into their community and do the things we all do - go see a movie, go to lunch, swim at the pool, go to the zoo, etc.! Employees who pay out of pocket for these costs (for themselves and/or the individual) will be reimbursed by us!

Requirements

- Employee must provide original receipt of purchase to Human Resources. Reimbursements will be added to the employee's next pay check as a "non-taxable" reimbursement.
- Activity must be a real activity - going grocery shopping, to the bank, to the doctor, to the agency's office, going shopping, or through a drive through does not qualify for reimbursement.
- Activities that will cost more than \$100.00 must receive prior approval from the DDP or the Director.

Mileage

If you drive your vehicle for work purposes - such as dropping something off at the office, or picking something up, please submit your mileage log to Human Resources. Mileage is reimbursed at the IRS rate of \$0.56 per mile.



Wellness Benefit

We are supportive of our employees working to stay healthy and improve themselves! Abilities, LLC will reimburse an employee's local gym membership (up to \$300.00 per year).

Requirements

- Must be employed full-time (30+ hours per week)
- Must be employed at least 6 months
- Employee must provide original receipt to Human Resources
 - Reimbursement will be added to the employee's next pay check.

Eligible Gyms

- Warrensburg Community Center - 445 E Gay St
- Planet Fitness- 723 N Charles St
- Boss Body- 405 E Russell St
- Central Fitness 24 - 117 E Pine St
- CrossFit Believe - 303A E Hawthorne Blvd
- RedHorse Fitness - 3 SE 135 Rd



Kazoo!

Our goals as a company are to invest in our people and give each of you a voice in our culture. With Kazoo, you can recognize anyone for a job well done, celebrate successes big and small, and choose rewards that matter to you - including gift cards, appliances, electronics, children's items, and more.

Employees are awarded points for various things - doing a great job on shift, signing required documents, picking up open shifts, attending training, etc.

Employees can also award points from their "giving" balance to their peers or managers who make their day awesome!

Employees can save their earned points to trade them in for a large variety of items - over 10,000 different items to be exact.



Eligibility

All employees are eligible to participate in Kazoo!

How do I access Kazoo?

All employees are enrolled at the time of hire and given a login and password. The Kazoo link can be found on the BambooHR landing page, on the left side.



College Savings Plan for Children

Abilities, LLC offers enrollment assistance to employees who want to save money towards their child(ren)'s college expenses.



Contributions from the employee are direct deposited into their MOST529 account(s).

Benefits of a MOST 529 Plan

- Pay no income tax on earnings.
- Your 529 account money grows deferred from federal and state income taxes.
- Make tax-free withdrawals
- You won't have to pay federal or Missouri state income taxes on the money you withdraw to pay for qualified expenses.*
- Save more with state income tax deductions

If you live in Missouri and make a contribution to a MOST 529 Plan account, then you can deduct the total MOST 529 Plan contributions for the year (up to \$8,000 per person or \$16,000 if you're married filing jointly) when you file your state income taxes. That adds up to \$864 a year in tax savings (max savings calculated based on \$16,000 max contribution, married filing jointly, and \$56,855 income).** (NOTE: Any Federal tax impacts are not part of this estimate.)

This information was provided from the MOST529 Website. Please refer to the website at www.missourimost.org for the most current information.

Eligibility

Any employee can set up and contribute to a MOST 529 Account.

Enrollment

Employees can enroll at any time during their employment by contacting Human Resources.



Paid Time Off (PTO)

All part-time and full-time employees are eligible to earn PTO.

Earnings

All employees earn 3%* of all hours worked back as PTO. If an employee works 40 hours per week for one year, they should earn approximately 60 paid time off hours.

*Different earnings apply to management and administrative jobs, per their job descriptions.

Rollovers & Caps

Employee's paid time off hours roll over from year to year.

The maximum number of paid time off hours an employee can have is 300. An employee with 300 PTO hours will not accrue any additional hours until their balance falls below 300.

PTO Use

Using PTO hours is up to the employee. Taking time off does not require the use of your paid time off hours. Some employees choose to bank them for big events - vacations, leave, etc.

To use your PTO hours, submit a request through BambooHR/Trax "Time Off" feature.

PTO - End of Employment

If you give us at least two weeks notice that you are ending your employment, and you follow through on the two weeks (you do not call in), you can receive up to 80 hours of your PTO. It is paid out on the next scheduled pay day after your last day.

If you quit without notice or are terminated, all PTO is forfeited.



Flexible Scheduling

Flexible scheduling is our thing. We know in today's world everyone is trying to make it all work, and that can be difficult with a rigid work schedule.

Availability

Each employee is required to have an availability form on file with the office. We use your availability to create the schedule. Employees can choose the times each day that they are available to work - mornings, evenings, or overnights.

We do require open availability on weekends (Saturday/Sunday) because this when we need the most help.

Availability forms can be updated as needed. You can request a form by calling the office and we can send it over BambooHR, for you to complete electronically.



Things to Keep in Mind

- When changing your availability from one shift time to another (like mornings to evenings), it may take 1-2 weeks for this to change on your schedule.
- We cannot change schedules that are already published - this wouldn't be fair to your peers as it would change their schedules unexpectedly as well.
- The more restricted your availability is, the more difficult it will be to get you full-time hours. For example, if you are only able to work after 3pm two days per week, 40 hours per week is nearly impossible.

Who is responsible for the schedule?

Your DDP is your schedule go-to person. You can call the office and ask for them by name. If you don't know their name, no worries, just ask for the DDP over the home you work in and we can get you to the right person.



Payroll Advance

We understand that sometimes things pop up that are unexpected, so we developed a payroll advance policy to assist our employees when they need it.

Eligibility

- Must be employed for at least 6 months
- Must be a full-time employee
- Employee must be actively working
 - Employees are not eligible for payroll advances while they are on any type of leave.
- Employee must not be on a performance improvement plan (PIP) or an attendance warning.

Requirements & Limitations

- Employees may advance up to one week's worth of income
 - For salaried employees = 1 month salary divided by 4 = maximum amount of advance
 - For hourly employees = hourly wage X 40 = maximum amount of advance
- Advance repayment must begin on the next pay day
- Advance repayment can be divided across 4 pay days, if requested.
- Only one advance may take place at a time. Additional funds cannot be advance until the first advance is paid in full.



THE \$10,000 Bonus

Attendance is incredibly important in our field - our individuals need support 24-hours per day, no matter what is happening anywhere else. We value attendance so much, we decided to put up \$10,000.00 per year for a perfect-attendance bonus!

To qualify, an employee must:

- Have 0 call-in's and no-call/no-shows during the year
 - FMLA, maternity/paternity leave, and bereavement do not count against employees for their perfect attendance
- Be tardy 3 or less times during the year
- Be a full-time or part-time employee
- Be employed the entire year (Jan 1st - date of Christmas party)
- Be a Direct Support Professional or a member of management
 - Office and administrative staff are exempt from participating

How does it work?

- The one year period begins January 1st of each year and ends the day before the annual company Christmas party (usually mid-December).
- \$10,000 is divided among all employees who had perfect attendance.
- A check for your cut will be given to you at the Christmas party





Activities, LLC

