

# BENEFITS AT A GLANCE



## MEDICAL/DENTAL/VISION INSURANCE

### PROVIDERS: PACIFCSOURCE (MEDICAL) AND GUARDIAN (DENTAL & VISION)

Employee Cost/Pay Period (pp) for Medical, Dental, and Vision Insurance  
Effective July 1, 2020.

<u>Medical Coverage Type</u>	<u>Traditional \$1,000 Ded.</u>	<u>HDHP \$5,000 Ded.</u>
Employee only	\$64.50/pp	\$29.06/pp
Employee and Children	\$164.27/pp	\$98.69/pp
Employee and Spouse	\$193.21/pp	\$116.07/pp
Employee and Family	\$278.45/pp	\$167.27/pp

  

	<u>Dental Coverage</u>	<u>Vision Coverage</u>
Employee only	\$21.73/pp	\$4.41/pp
Employee plus 1	\$43.60/pp	\$7.16/pp
Employee plus 2 or more	\$81.47/pp	\$11.00/pp

Full time employees are eligible for coverage the first of the month following 60 days of employment.

### FLEXIBLE BENEFIT PLAN

Employees are given the option to use pre-tax earnings for the following flexible benefits:

- Health Care Reimbursement Plan
- Dependent Care Assistance Program
- Insurance Premium Payment Plan
  - Health Insurance
  - Dental Insurance
  - Vision Insurance

New hires are eligible to participate in the Flex Plan the first of the month following 60 days of employment. All other employees are eligible to participate through annual open enrollment. The Flexible Benefit Plan year is January 1<sup>st</sup> through December 31<sup>st</sup>

### HEALTH SAVINGS ACCOUNT (HSA)

All health plan participants on the HDHP plan (see above) are eligible to open a Health Savings Account (HSA) unless:

- You have dual coverage under a non-qualified plan
- You are enrolled in Medicare
- You received VA benefits in the past 6 months

### LIFE INSURANCE and ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

YBGR provides all eligible employees with a \$50,000 life and AD&D policy at no charge to the employee. This is an employer paid benefit through Lincoln Financial Group. Benefit reduction: 35% at age 70; 15% at age 75. For YBGR employees only, voluntary dependent coverage is available.

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## SHORT-TERM DISABILITY INSURANCE

Full-time employees are eligible for short-term disability insurance coverage through Lincoln Financial Group the first of the month following 60 days of employment. This benefit is 100% employer paid, no cost to the employee.

## LONG-TERM DISABILITY INSURANCE

Full-time employees are eligible for long-term disability insurance coverage through Lincoln Financial Group after 90 calendar days from date of hire. This benefit is 100% employer paid, no cost to the employee.

## SUPPLEMENTAL LIFE INSURANCE and ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

Eligible employees may elect additional Life Insurance and/or AD&D coverage for employee, spouse and/or child(ren). Guarantee issue up to \$150,000 for employee, \$30,000 for spouse, and/or \$10,000 for child(ren) during initial eligibility only. Evidence of Insurability is required for any amounts over the Guarantee issue or after the initial eligibility period. Rates are age-based. Benefit reduction: 35% at age 70; 15% at age 75.

## EMPLOYEE ASSISTANCE PROGRAM

Reliant Behavioral Health provides the EAP service for YBGR employees, who have access to 6 face-to-face visits per person per issue, including online life-balance resources for:

- Legal Services
- Financial Services
- Will Preparation
- Home Ownership Program
- Identity Theft Services

## AFLAC

Full-time employees are eligible to elect insurance policies through Aflac. Policies are elective and are 100% paid for by the employee:

- **Accident:** For a covered accident, Aflac policyholders receive cash benefits for use as they see fit. This plan helps provide a financial cushion if an accident occurs.
- **Cancer/Specified-Disease:** Aflac's cancer/specified-disease insurance policies are designed to pay cash benefits that can be used to help offset cancer related expenses and to help with a variety of daily living expenses.
- **Critical Care and Recovery (Specified Health Event):** Helps with the medical expenses related to a covered serious health event.
- **Hospital Confinement Indemnity:** Helps with the non-covered expenses of a hospital stay.

For more information about policy benefits, limitations and exclusions, please contact Aflac Insurance Agent, Kathleen Vokral at (406) 422-2286 or email [kathleen\\_vokral@us.aflac.com](mailto:kathleen_vokral@us.aflac.com).

## HEALTH CLUB BENEFITS

YBGR employees receive discounted rates and waived enrollment fees at several Billings Fitness Clubs.

## CELL PHONE DISCOUNTS

YBGR employees are eligible for discounts on their personal phone services at the following:

- Verizon
- AT&T

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### FREE MEMBER BANKING

Free checking is available to YBGR employees at the following:

- Wells Fargo
- Valley Federal Credit Union
- Altana Credit Union

### PTO (paid time off)

Full-time employees\* accrue paid time off as follows:

PTO Accrual	PTO Ceiling	Accrual per hours worked
Hire	24	One-Time Bonus 24 hours
3 months	112	.0539
1 <sup>st</sup> Anniversary	132	.0635
3 <sup>rd</sup> Anniversary	176	.0847
5 <sup>th</sup> Anniversary	228	.1097
10 <sup>th</sup> Anniversary	240	.1154
15 <sup>th</sup> Anniversary	260	.1250
20 <sup>th</sup> Anniversary	268	.1289

\*Director and Executive Level positions start PTO accrual rate of .0847 per hours worked, beginning at the Third Anniversary date.

Part-time staff regularly scheduled to work at least 20 hours per week will accrue PTO at 50% of the full-time staff rate.

### 401(k) RETIREMENT PLAN

Planning and saving well are keys to living well when you reach retirement. YBGR offers employees the opportunity to invest in their future through a 401(k) Retirement Plan through MassMutual Financial Group.

- To become a Participant in this part of the Plan, you must complete one year of service, work a minimum of 1000 hours and be over the age of 21.
- Participants will enter the plan on July 1<sup>st</sup>, October 1<sup>st</sup>, and January 1<sup>st</sup> or April 1<sup>st</sup>, whichever coincides with or next follows the eligibility date.
- Effective July 1, 2018, Auto-Enrollment will apply for those who become eligible for the plan on or after this date. Those who are automatically enrolled will contribute at a pre-tax election of 2%. EMPLOYEES MUST OPT OUT TO AVOID AUTO-ENROLLMENT.
- Once you are a Plan Participant, your 401(k) Contributions will be made through payroll deductions. Employees may elect to defer either pre-tax or Roth (post-tax) contributions.
- Employee contributions are automatically 100% vested. Company contribution amounts are discretionary; however YBGR is committed to an employer match of 50% of what you contribute on the first 6% of your compensation (1.5% of compensation total possible match) on a quarterly basis. No matching contribution that YBGR chooses will exceed 6% of a participant's compensation.
- Participants may defer up to 100% of compensation up to applicable ERISA guidelines or \$19,000 (\$25,000 for those age 50 or over).
- At completion of two years' employment, participants are vested at 20% per year in YBGR's contributions to the employee's 401(k) account, becoming 100% vested after 6 years of employment.