

WESTMORELAND CASEMANAGEMENT AND SUPPORTS, INC.

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WESTMORELAND CASEMANAGEMENT AND SUPPORTS, INC.
SUMMARY OF BENEFITS FOR JULY 1, 2023 TO JUNE 30, 2024
 (These benefits are made available to all full-time, non-temporary employees.)

Paid Time Off—Effective January 1, 2023, Paid Time Off (PTO) is accrued beginning with the first pay period in the month following the employee’s hire date. PTO is calculated by hours on a per pay (24 pays per year) basis. The calculation below reflects the increased hours earned per an individual employee’s months of service.

<u>Length of Service</u>	<u>Hours Per Pay Period</u>	<u>Days Per Year</u>
0-12 Months	5.94	19
13-36 Months	7.19	23
37-72 Months	8.75	28
73-96 Months	10.00	32
97 Months and over	11.56	37

- **Reserved Sick Leave**— Upon reaching the end of the employee’s first year, and every year thereafter, any accrued and unused PTO in excess of 10 days will be transferred to the employee’s Reserved Sick Leave until the maximum balance in RSL reaches 10 days or 75 hours, then excess PTO time is forfeited.
- **Holidays**—WCSI recognizes eleven (11) days as agency paid holidays: New Years, Martin Luther King Day, Good Friday, Memorial Day, Flag Day, Fourth of July, Labor Day, Thanksgiving, Day after Thanksgiving, Christmas Eve, and Christmas Day.
- **Bereavement Leave** – WCSI provides all full-time regular employees with paid time off to attend the funeral of close relatives and handle matters associated with the death of a close relative.
- **Jury Duty** – An employee serving on jury duty is excused with pay for time lost providing he or she turns in written verification from the Jury Commissioner’s Office.
- **Pension Plan**—Elective deferrals can begin with your first pay. You can contribute to the plan on a pre-tax or after-tax basis. Pre-tax contributions are made to the Plan out of your compensation before taxes. Your contributions are only taxed as compensation once you receive a distribution from the Plan. After-tax elective deferrals are known as Roth contributions. Roth contributions are made by you on an after-tax basis. Employer match will begin the month following your one (1) year anniversary. Current employer match is up to 8% of the employees contribution between pre-tax and post-tax deferral.

HEALTH INSURANCE BENEFITS ARE AVAILABLE TO THE EMPLOYEE AND THEIR DEPENDENTS ON THE FIRST DAY OF THE MONTH AFTER EMPLOYMENT BEGINS.

- **Health Insurance Coverage**—Coverage currently provided through UPMC and is offered to employees, their spouse and dependent children. Employees contribute to premiums on a semi-monthly basis. Coverage types are (Individual), (Husband and Wife), (Employee and Child/Children) and (Family). The Plan types are PPO’s and EPO’s with deductibles).
- THE FOLLOWING INSURANCE BENEFITS ARE AVAILABLE TO THE EMPLOYEE ON THE FIRST DAY OF THE MONTH AFTER 90 DAYS OF EMPLOYMENT.**
- **Buy Back**—If you waive health insurance coverage, WCSI will pay you a “Buy-Back” of \$250 per month. You must provide verification of coverage under another plan.
 - **Short-Term Disability Insurance**— WCSI pays for the cost of short-term disability insurance for all full-time, non-temporary employees. On the first of the month after successful completion of 90 days of employment, WCSI will pay for 66 2/3% of your weekly salary coverage election. Coverage is currently provided through Mutual of Omaha Insurance Company.
 - **Long-Term Disability Insurance**—WCSI pays for the cost of long-term disability insurance for all full-time, non-temporary employees. Coverage is currently provided through Mutual of Omaha Insurance Company.
 - **Life Insurance**—WCSI provides each full-time, non-temporary employee with a Life AD&D Policy with a face value of 1.5 times your annual salary rounded to the next higher multiple of \$1,000 if not already an exact multiple thereof. Coverage is currently provided by Mutual of Omaha Insurance Company.

WESTMORELAND CASEMANAGEMENT AND SUPPORTS, INC.

VOLUNTARY/SUPPLEMENTAL BENEFITS

(Funded solely through employee contributions, available to employees and their dependents on the first day of the month after employment begins)

- **Dental Insurance**—Dental Insurance is offered through Mutual of Omaha Insurance Company to all employees and their dependents. Brochures are available through the Human Resources Department.
- **Vision Insurance**— Mutual of Omaha Insurance Company. There are three (3) different levels of coverage you can enroll under: (1) Individual Coverage, (2) 2-Person Coverage, or (3) Family Coverage.
- **Short Term Disability Buy Up Benefit**—Buy Up Short-term disability coverage is offered by Boston Mutual. Coverage may be elected up to an additional 10%.
- **Cancer Plans**—Offered through American Family Life Assurance Co., (AFLAC). Brochures are available through the Human Resources Department.
- **Personal Accident Plan**—A supplemental accident policy offered through Boston Mutual that pays cash benefits for certain events related to covered accidents (for example, physician treatment, ambulance transportation, follow-up treatments, blood/plasma.) Refer to the Boston Mutual brochure for complete details.
- **Hospital Indemnity Plan**—Offered through America Family Life Insurance Co., (AFLAC). A supplemental Hospital plan that will pay for physician visits, major diagnostic exams, surgical and much more. (Refer to AFLAC brochure for complete details).
- **Critical Illness**—Offered through Boston Mutual. Brochures are available through the Human Resources Department. (Refer to Boston Mutual brochure for complete details).
- **Standard Optional Life and AD&D**—A voluntary Term Life and Accidental Death and Dismemberment insurance plan, offered by Mutual of Omaha Insurance Company that allows you to purchase additional amounts of life insurance and AD&D coverage through payroll deduction. Face amounts may be purchased up to \$100,000, without a medical exam.
- **Whole Life Insurance**—A voluntary Whole life insurance plan offered by Boston Mutual Insurance Co. Premiums based on age and coverage selected.
- **Nationwide Pet Insurance**—Pet protection plan for dogs, cats and other exotic animals.

MISCELLANEOUS BENEFITS

- **Direct Deposit** - is offered to all employees. Paydays are on the 15th and the last business day of the month.
- **USX Credit Union Membership** – is available to all employees.
- **PA 529 College Savings Program**—is offered to all employees. Have monies direct deposited from your payroll into an account to save for Higher Education for your children, grandchildren, or even yourself.