

2025 EMPLOYEE BENEFIT SUMMARY

Employees of Tribal Administration must work at least 20 hours per week to qualify for employee benefits. Those working 20 to 39 hours per week qualify for part-time benefits; those working 40 or more qualify for full-time benefits.

UNIFORM DOLLAR ALLOCATION (\$200 PER MONTH Provided by Tribe/\$100 for Part-time)

- The \$200 allocation may go toward the following options. Employees may choose more than one option, not to exceed allocation
 - **VOYA Retirement plan;** in addition to the employer contribution
 - **125 Cafeteria Plan** for dependent care or unreimbursed qualified medical costs

401(K) RETIREMENT PLAN: (VOYA)

- The Tribe pays the equivalent of 3% of the employee's salary into the account each month with no match required
- Employees may use payroll withholding to increase the amount of funds into their retirement account; up to the legal maximum per year; must be in regular hire status
- Funds in the employee account are 100% vested upon deposit

PAID HOLIDAYS

- 14 paid holidays; paid at current employee salary rate

ANNUAL LEAVE

- Employees accrue annual leave each pay period worked; pay periods are every 2 weeks
- Probationary employees must wait to use accrued leave until regular hire status is granted
- Employees may accrue up to 240 hours of Annual Leave at the following rate:
 - Entrance to completion of 5 years of service; accrue 4 hours per pay period
 - 6 years through 10 years of service; accrue 6 hours per pay period
 - Over 10 years of service; accrue 8 hours per pay period
 - Leave accrual is pro-rated if not working a full-time position

SICK LEAVE

- Employees accrue 4 hours of leave each pay period worked
- Probationary, Regular and Seasonal hires status employees may use sick leave
- There is no cap on the amount of sick leave accrued
- Leave accrual is pro-rated if not working full-time

PERSONAL LEAVE

- At the start of each Tribal pay year, employees receive 16 hours of personal leave to be used during that year; unused hours will not roll over
- Probationary, Regular, and Seasonal hires status employees may use personal leave
- The amount of Personal Leave granted new hires is pro-rated to their start date in the first year of hire
- Leave is pro-rated if not working a full-time

PAID BEREAVEMENT LEAVE

- 5 paid days for immediate family
- 1-3 paid days for others
- Probationary and Regular hires status employees may use bereavement leave

MEDICAL/PRESCRIPTION COVERAGE: HMA WITH REGENCE NETWORK

- HMA PPO Health Plan; deductible: \$250 person/\$750 family;
- Out of pocket \$2000/\$6,000 in network
- HMA PPO Health Plan; deductible: \$1000 person/\$3,000 family
- Out of pocket \$4,000 person/\$12,000 family for out of network
- Co-Payment is \$20 per visit
- The Klamath Tribes pay 100% of cost for employee; full and part time (\$978.37)
- The Klamath Tribes pay 75% of cost for dependents of full time employees
 - Employee cost per month to cover children = **\$192.50/\$96.00 per pay check**

- Employee cost per month to cover spouse = **\$269.50/\$134.75 per pay check**
- Employee cost per month to cover family = **\$462.00/\$231 per pay check**

FIRST STOP TELEMEDICINE

- The Klamath Tribes pay 100% of cost for employee and dependents; full and part time
- Separate from the HMA medical plan, no cost to use
- Dependents not enrolled in the medical plan can be enrolled in this program
- Telemedicine options for health issues and mental health counseling
- Not billed to insurance
- Access through phone, app or website

DENTAL COVERAGE: AMERITIS

- The Klamath Tribes pay 100% of cost for employee and dependents; full and part time
- Dental maximum \$2,500
- Orthodontia coverage up to \$4000 per person/lifetime

VISION COVERAGE: EQUITABLE

- The Klamath Tribes pay 100% of cost for employee and dependents; full and part time
- May get eye exam and contacts, lenses and frames every 12 months

LIFE INSURANCE: SYMETRA Employees must be working at least 30 hours per week to qualify for life insurance

- The Klamath Tribes pay for \$100,000 of **BASIC LIFE & ACCIDENTAL DEATH** insurance for employee; Life insurance for spouse \$2000; life insurance for children \$2000
 - After age 65 the benefit will drop to 65% of value; effective start of the next calendar year after reaching 65
 - After age 70 the benefit will drop to 50% of value; effective start of the next calendar year after reaching 75
- Employees may buy **SUPPLEMENTAL LIFE** insurance up to \$300,000 (in \$10K increments); not to exceed 5X employee's annual earnings
 - Guaranteed issue of \$200,000; any amount over guarantee **requires** completing of Evidence of Insurability form (EOI) **and** SYMETRA approval after review of form
 - Employees may buy supplemental life on their **spouse** up to \$50,000 (in \$5K increments)
 - Buy up amount may NOT exceed 50% the value of the **employee supplemental** coverage
 - Employees may buy supplemental life on their **children** up to \$10,000 (in \$1000 increments)

SHORT AND LONG TERM DISABILITY INSURANCE: SYMETRA

- The Klamath Tribes pays 100% of the cost for 13 weeks of Short-Term Disability Insurance
 - Employees receive 66.67% of employees pay when qualified for this benefit
- The Klamath Tribes pay for 100% of the cost for Long-Term Disability Insurance

VOLUNTARY INSURANCE: SYMETRA

- Employees have the option of purchasing addition insurance including:
 - Accident Insurance
 - Critical Illness Insurance
 - Hospital Insurance
 - Employees who qualify receive 60% of their salary up to \$3000 per month

EMPLOYEE ASSISTANCE PROGRAM (EAP):

- Free to employee up to a maximum per event used

125 CAFETERIA PLAN: PROFESSIONAL BENEFIT SERVICES (PBS)

- **Employees may elect to participate in the 125 Cafeteria Plan**
 - \$3,050 is the maximum allowed for FSA, unreimbursed health care per family, per year; \$500 of left over funds may roll to next year
 - \$5,000 is the maximum allowed for DC, dependent care per family, per year; no roll over allowed for funds not used during the year