

# Bristol Bay Native Association

## Benefits Summary



### Medical Benefits

With the Federal Employee Health Benefits (FEHB) Program, comprehensive health insurance coverage is offered for employees and eligible dependents including a spouse, and children under age 26. There are no waiting periods and no restrictions on pre-existing conditions. All plans offer preventative services at no cost when received from a Preferred Provider. In Alaska, there are 21 Nationwide Fee-for-Service and state specific HMO, HDHP and CDHP Plans.

MORE INFO: [www.opm.gov/health](http://www.opm.gov/health)

BBNA pays 100% of the monthly premium for eligible employees who elect Self-Only coverage. For dependents, BBNA pays 88% of the difference between the Self-Only and Self + 1 or Self + Family plans. Employees' share of medical premiums is tax-sheltered and withheld from a payroll deduction bi-weekly.

### Employer Paid Health Reimbursement Arrangements

A Medical Travel Reimbursement is available for medically necessary travel at up to \$1500/year for members enrolled in one of the FEHB plans for qualifying travel treatments. A Health Reimbursement Arrangement for employees' and dependents' eligible out of pocket dental and vision costs at the following annual limits below:

**Dental** \$2000/member at \$8000/family maximum

**Vision** \$350/member with no family maximum

**Orthodontia** \$1000/lifetime maximum for dependents 18 and under

### Employer Paid Group Term Life, Short- and Long-term Disability Insurances

Term Life coverage is 250% or 2.5 times annual salary, at a maximum of \$150,000.00. See the disability details below:

Coverage	Short-term Disability	Long-term Disability
Benefit	60% of pre-disability earnings	60% of pre-disability earnings
Benefit Maximum	\$1000/week	\$9000/month
Waiting Period	1 <sup>st</sup> day accident, 8 <sup>th</sup> day illness	180 days
Duration	26 weeks	No longer disabled or age 65

### Voluntary Life/AD&D and Critical Illness Insurances

In addition to the benefits above, employees may purchase Voluntary Term Life/AD&D and/or Critical Illness coverages. Employees must first elect coverage for themselves before covering spouses or children up to the age of 26. Rates are based on tobacco use, age and benefit amount.

### Retirement Savings

Eligibility is 1 year of service and 1,000 hours worked from date of hire. Employees can contribute from paychecks in pre-tax or ROTH (after tax) salary deferral, under IRS limits. BBNA contributes 5% of employees' annual salary after

enrollment and 1,000 hours worked in the calendar year. What employees put into the plan is theirs, what BBNA contributes is vested on a 5 years of service schedule.

Another retirement option is the 403(b) tax-sheltered annuity. Employees can elect to defer their salary in this individual plan at any time following hire, subject to IRS limits.

## Holidays and Paid Time Off

**12.5 Holidays** are authorized for BBNA employees.

**Annual Leave** – Caps at 300 hours and has cash value at separation of employment or in the event of a family emergency.

Years of Service	Accrual per pay period/days per month	
First, second, and third year	5.19 hrs. per pay period	1.5 days per month
Fourth and fifth year	6.92 hrs. per pay period	2 days per month
Beginning of sixth year	9.52 hrs. per pay period	2.75 days per month

**Sick Leave** – Accrues at 4.61 hours per pay period for full-time employees with no cap.

**Personal Leave** – Able to use 7.5 hours of personal leave/month from sick leave as long as employee has 37.5 hours of sick leave.

**School Volunteer Personal Leave** – To encourage employees to volunteer in school activities, up to 7.5 hrs of sick leave can be used for this purpose/month.

## Additional Benefits

**Business Travel Accident** – Additional life insurance through Cigna and provided at no cost to employees while on business related travel.

**The Employee Assistance Program** – (EAP) is offered through Magellan for all employees and their household members at no cost. It can help cope with health, personal, family, work and more related challenges through counseling and referrals at up to five instances per year.

**Commercial Fishing and/or Subsistence Activities** – Allows leave for commercial fishing/subsistence activities as approved by employee Supervisor, Director, President/CEO and in consideration to continuity of BBNA services.

**Family Friendly Work Environment** – Children visiting BBNA are welcome and beloved; with the understanding that employees will be watchful for their safety and sensitive to keeping a professional work environment. BBNA's Child Development Department operates an Alaska Licensed Day Care at the VAL Larson Family Resource Center. We work to support parents with newborns who choose to return to work and have baby with them.

**Work Day & Work Week** – 8 am to 4:30 pm with an hour lunch. (7.5 hr day/37.5 hr week/75 hr bi-weekly pay periods and dates). Employees who work additional hours or overtime will typically do an adjusted work week. This is different from "comp" or "trade" time, as non-exempt employees will always be paid for overtime hours worked at the rate of time and a half their regular rate of pay. The schedule is adjusted later in the pay period by calculating the amount of additional time worked earlier and taking that time off.

Additional Questions? Feel free to contact BBNA's Benefits Manager: Amy Shellabarger, Benefits Manager – [ashellabarger@bbna.com](mailto:ashellabarger@bbna.com) or 907-842-5257, ext. 6141.