



Benefits Overview

Wayside Waifs, Inc.

February 1, 2022 – January 31, 2023

For a more complete description of the benefit plans, please access the document center through Inspire.
For more information, contact the appropriate benefit provider or Human Resources.

OVERVIEW

BENEFIT	ELIGIBILITY		WHO PAYS THE COST
	DATE	STATUS	
Medical	1 ST of month following 60 days	30+ hrs./wk.	Employer / Employee
Dental	1 ST of month following 60 days	30+ hrs./wk.	Employee
Vision	1 ST of month following 60 days	30+ hrs./wk.	Employee
Voluntary Life	1 ST of month following 60 days	30+ hrs./wk.	Employee
Group Life & AD&D	1 ST of month following 60 days	30+ hrs./wk.	Employer
Long Term Disability	1 ST of month following 60 days	30+ hrs./wk.	Employer
Voluntary AFLAC Benefits	1 ST of month following 60 days	All	Employee
401(k) / Roth 401(k)	1st of month following 60 days	All, 18+ yrs. of age	Employer / Employee
Paid Time Off (PTO) use	Pay period following 90 days	All	Employer
Holiday Pay	Immediate	36+ hrs./wk.	Employer
Pet Adoptions & Pet Care Discounts	90 days	All	Employer / Employee

MEDICAL

- Plan is through United Health Care All Savers Plan
 - Plan: Choice Plus Network
- For more information and Provider Directories, please visit www.myallsavers.com or contact Customer Service at 800-291-2634
- Increasing employer contribution based on length of eligible service.
 - Less than 2 years of service*– Wayside contributes \$315.22 of employee only monthly premiums.
 - 2+ years of service* – Wayside contributes the full amount of employee only premiums.
- Dependent Coverage available, additional cost

DENTAL

- Two plan options through **Delta Dental of Missouri**
 - Base Plan: PPO and Premier Network. 800.392.1167 or visit www.deltadentalmo.com
 - Buy up Plan: PPO or Premier Network. 800.392.1167 or visit www.deltadentalmo.com

VISION

- Coverage through **VSP**
 - Plan: VSP Network
- To get a listing of participating doctors, please visit www.vsp.com or call 1.800.877.7195 for Customer Service.

401(k) PLAN

- Both Traditional and Roth options
- Financial Services provided through Mutual of America Financial Services
- Wayside match equal to 50% of your elective deferrals up to 3% of your eligible earnings
- For More information, contact jace.bowman@mutualofamerica.com

GROUP LIFE / ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

- Coverage through **Sun Life**
 - Employee Basic Life: \$50,000
 - Employee Basic AD&D: \$50,000
- For more information, visit www.sunlife.com

VOLUNTARY LIFE / ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

- Coverage through **Sun Life**
 - Employee: Guaranteed issue of \$50,000 (when first eligible only)
Must take coverage for dependents to be eligible
 - Spouse: Guaranteed issue of \$15,000 (when first eligible only) *May not exceed 50% of employee's coverage*
 - Dependent children: \$5,000 per child (children 14 days to 6 months)
May not exceed 100% of employee's coverage
- For more information, visit www.sunlife.com

LONG TERM DISABILITY

- Coverage through **Sun Life**
 - 60% of monthly earnings up to a maximum of \$6,000 per month
 - 90 days elimination period
- For more information, visit www.sunlife.com

AFLAC - voluntary

- Additional Life Insurance (*full-time employees only*)
- Short Term Disability (*full-time employees only*)
- Cancer Insurance
- Accident Insurance
- Hospitalization
- Sickness Insurance
- Personal Recovery Plus (major illness)

For more information, contact Dick Wallace at 816-699-1433 or dickwallace@wallaceagency.org or AFLAC Customer Service at 1.800.992.3522 or www.aflac.com.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

- Confidential counseling and referral program through New Directions
- Available 24 hours a day, 7 days a week
- Legal and financial tools and referrals available
- Contact New Directions at 800-624-5544 or 816-237-2352
- For more information, visit www.ndbh.com

PAID TIME OFF

- **Paid Holidays**
 - Eligible employees: 36+ hrs./wk.
 - Wayside Waifs recognizes the following six and one half (6 1/2) holidays each year:
 - New Years Day
 - Memorial Day
 - Independence Day
 - Labor Day
 - Thanksgiving Day
 - Christmas Eve (1/2 day)
 - Christmas Day
 - Pro-rated based on the hours an eligible employee is regularly scheduled to work in a week
 - Employees who are required to work on holidays will be compensated as follows:
 - Any non-exempt employees will be compensated for any hours actually worked on the holiday at one and a half times their hourly rate.
- **Paid Time Off (PTO)**
 - Eligible employees: All
 - Accrued on hours paid, not including overtime or extra pay (chart below shows accrual at 40 hrs/wk)

Years of Service	Maximum Annual Accrual (Hours)	Maximum Annual Accrual (Days)
0-4	144	18
5-8	184	23
9+	224	28

PET ADOPTIONS & PET CARE DISCOUNTS



- One free pet adoption per calendar year
- Additional adoptions at reduced adoption fees
- Discounts on food, medicine, and routine healthcare

PLEASE REMEMBER... Every effort has been made to provide accurate and current information about our Benefits. However, if there is any disagreement between information on this summary and official documents, the documents will always govern.