GLIFWC 2022 Benefit Summary

Federal Employees Health Benefit (FEHB) – Health Insurance (Due 60 days from date eligible) (effective 1st day of the first pay period that begins after application is received and follows a pay period during any part of which you were in pay status.)
https://www.opm.gov/healthcare-insurance/tribal-employers/health-insurance/
Several insurance carriers to choose from based on your personal health insurance needs
- Employee pays 12.5% of premium (premiums are deducted pre-tax)
  o Single, Self plus One & Family Coverage

Delta Dental – Dental Insurance (Eligible the 1st of the month after 30 days)
https://www.deltadentalwi.com/member/
- Employee pays 25% of premium (premiums are pre-tax)
  o Bi-weekly employee rates are (single) $4.54, (ee+spouse) $8.94, (ee+child(ren)) $10.03, and (family) $17.25 for CY 2022

Reliance Standard – Vision Insurance (Eligible the 1st of the month after 30 days)
http://www.reliancestandard.com/dental-vision/
- Employee pays 25% of premium (premiums are pre-tax)
  o Bi-weekly employee rates are (single) $2.21, (ee+1) $4.28, (ee+2 or more) $6.09 for CY 2022
  o $350 per covered person per calendar year for exams, glasses, and contacts

Employee Benefits Corporation – Flexible Spending Account (Eligible after 60 days)
http://www.ebcflex.com/
- Pre-tax contributions to Health Care Flexible Spending Accounts ($2850 for 2022)
- Pre-tax contributions to Limited Health Care Flexible Spending Accounts ($2850 for 2022)
- Pre-tax contributions to Dependent Care Flexible Spending Accounts ($5000/household for 2022)
Empower Retirement – 401(k) Plan (Eligible after 90 days)
https://participant.empower-retirement.com/participant/#/login
- GLIFWC contributes 6% of nontax-exempt wages to the 401(k) plan
  o Employee may contribute pre-tax to 401(k) plan
  o Employee may contribute post-tax to Roth 401(k) plan

UNUM – Term-life Insurance (Eligible the 1st after 30 days)
http://www.unum.com/
- GLIFWC pays for the 1st $10,000 in coverage of term-life insurance for the employee
  o Premiums are based on age and smoking/non-smoking status
  o Employee may elect more coverage for self, spouse, and/or children

Reliance Standard – Long-term Disability Insurance (Eligible the 1st after 30 days)
http://www.reliancestandard.com/home/
- GLIFWC pays the premium 100%
  o Elimination Period: 90 consecutive days of Total Disability

Employee Assistance Program – LifeWorks
https://glifwc.lifeworks.com/
- Employee and dependent(s) benefit – no cost to employee or dependent(s)
  o Physical, mental and financial support through confidential consultations, information, resources, counselling and community referrals

Tribal First – Worker’s Compensation Insurance
- GLIFWC pays the premium 100% for on the job injuries or illness

Personal Leave – 8 hours per year

Annual Leave – 8 hours per month, 10 hours per month after 3rd year of employment, 14 hours per month after the 5th year of employment and thereafter

Medical Leave - 8 hours per month, 10 hours per month after 3rd year of employment, 14 hours per month after the 5th year of employment and thereafter

Compensatory Leave – Accrued at different rates for different categories of employees