



CareWell Services Benefits at a Glance

Full Time Employees – Employees who work regularly at least 30 hours per week.

PTO – Paid Time Off (PTO) is granted to full-time staff as an accrued benefit. Each full-time employee (apart from managers) is credited with 3.08 hours of PTO per pay period as a new employee. Staff in their probationary period are not eligible to use PTO until they have completed 90 days of employment. PTO must be requested at a minimum of fifteen-minute increments. You can roll over up to 100 hours of PTO. The remaining amount over 100 will be deposited into your Long-Term Illness Bank.

ESTA – Earned Sick Time Act (ESTA) is frontloaded on January 1st every year in the amount of 72 hours to use under the Earned Sick Time Act policy. The breakdown of the accrual rate is 2.77 hours per pay period. ESTA time must be requested at a minimum of fifteen-minute increments.

LTI – CareWell Services has established a Long-Term Illness (LTI) Bank for staff requesting to be off work for their own serious health condition or for a family member's serious health condition as described by the Family Medical Leave Act (FMLA). Staff will be able to access their LTI Bank once they have been absent more than 40 hours consecutively.

Holidays - All employees are paid for the following holidays (if they fall on your scheduled workday): New Years Day, Martin Luther King, Jr., Presidents' Day, Good Friday, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving Day, day after Thanksgiving, Christmas Eve, Christmas Day, New Years Eve and two (2) Personal Days (Floating Holidays). A Personal Day can be taken anytime during the year but must be taken in 4-hour increments. If you are hired after June 30, you will receive one Personal Day.

Health Insurance – A package of Blue Cross Blue Shield coverage including Medical, Vision and Dental is provided for employees who work at least 30 hours per week. The employee may purchase dependent coverage, with CareWell Services paying 25% toward dependent coverage. If you already have medical insurance coverage, you may elect to opt out of the medical insurance plan and receive a spending credit of \$50 per pay period. This credit may be used, pre-tax, in the dental/vision plan or you may take a payment that is subject to income tax withholding. Your insurance, if chosen, will begin on the 1st day of your employment.

Life Insurance – Coverage is provided to full time employees in the amount of your yearly salary. Dependent coverage is also paid by the Agency: \$5,000 for spouse, \$2,500 per child. This benefit starts on the first day after the first month of employment.

Weekly Disability Income – Short-term disability insurance is provided in the event the full-time employee becomes disabled and is medically unable to work. Benefits begin on the 9th day following sickness, injury, or disability. The benefit for short-term disability is \$90 per day for up to 80 workdays. The disability insurance can be used only two (2) times in a 5-year period, and you must be back to work for one (1) year before you can use short term disability for the second time. All sick time and vacation time earned must be completely used before short-term disability begins. This benefit becomes available after six (6) months of employment.

401(k) – Employees who work at least 20 hours per week can set aside some of their earnings, before income tax withholding, for deposit to an individual Tax-Sheltered Annuity account, or into an after-tax Roth. CareWell Services will match the employee's deduction dollar-for-dollar, up to 3% of the employee's gross pay. Enrollment dates are: Jan 1st, April 1st, July 1st and Oct 1st.

Flex Spending – Regular employees can use tax-free dollars for expenses approved by the IRS. Employees can use pre-taxed deductions for Health Care expenses and Dependent Care expenses. If you choose this benefit, it will begin on the 31st day of your employment.

Specialty Insurance – Regular employees may purchase coverage from AFLAC using payroll deductions. If chosen, this benefit begins on the 31st day of your employment.

Liability Insurance – Provided by the Agency to Nurses & Social Workers in the amount of \$1 million dollars.

Bereavement Days – Employees are provided up to 5 days bereavement for immediate family members, 3 days bereavement for extended family and 2 days bereavement for a pet.

Tuition/Professional Development Reimbursement – CareWell pays up to \$600.00 a year per employee for approved professional development such as conferences, webinars, classes, etc. Also offering up to \$600.00 for college tuition reimbursement. Providing free trainings on Relias that also offer continued education credits for those licensures that require them.