



2018 - 2019 Employee Benefit Programs

STF offers comprehensive benefits to all full-time employees

Benefits are available on the first of the month following hire date

Available Medical Plans: STF medical plans administered by United Healthcare. Costs below are bi-weekly.

Premier Plan Option -- (PPO)

Employee Only	\$89.77
Employee + Spouse	\$200.95
Employee + Child(ren)	\$182.51
Family	\$276.95

Standard Plan Option -- (PPO)

Employee Only	\$68.46
Employee + Spouse	\$153.35
Employee + Child(ren)	\$139.18
Family	\$211.21

Health Savings Plan Option -- HSA High Deductible Plan

Employee Only	\$50.76
Employee + Spouse	\$114.03
Employee + Child(ren)	\$103.50
Family	\$157.04

* HSA participants receive Accident Coverage and Cancer Protection insurance free of charge through TransAmerica. STF contributes \$1500/\$1000 per year into HSA debit accounts.

EPO Plan Option -- (EPO)

Employee Only	\$62.41
Employee + Spouse	\$134.82
Employee + Child(ren)	\$124.59
Family	\$185.16

* EPO plan for In-Network only. Not available if you live in AK, AL, AR, AZ, HI, KS, LA, MN, NC, NM, and OK

Dental Plan: STF dental benefits include 100% coverage on all preventive and diagnostic care. Our Plan is administered by Guardian Dental. Costs below are bi-weekly.

Employee Only	\$3.94
Employee + Spouse	\$8.27
Employee + children	\$9.31
Family	\$15.23

Vision Service Plan: Coverage includes routine eye exams and benefits towards eyeglasses and contact lenses. Plan is administered by VSP Vision Providers. Costs below are bi-weekly.

Employee Only	\$1.14
Employee + Spouse	\$1.92
Employee + children	\$1.96
Family	\$3.15

Life Insurance

- Basic Term Life Insurance: Company provided at 1 times basic annual earnings, w/maximum of 300K
- Supplemental Coverage: Voluntary Group Universal Life insurance can be purchased for added layer of protection

Paid Absences

- **Holidays:** 10 per fiscal year
- **Paid Time Off (PTO):**
 - 1 – 5 years of service: 120 PTO hours annually. Max leave balance allowed: 240 hours per year
 - Over 5 years of service: 160 PTO hours annually. Max leave balance allowed: 240 hours per year

Additional Benefits

- Tuition Reimbursement - \$3,000 per year
- Flexible Spending Accounts
- Professional Development Training Courses
- Employee Discount Programs and Voluntary Benefits

Retirement Savings

- 401K Plan: Voya Financial provides investment management services for our plan
- Employees fully vested upon hire
- STF matches 100% of the first 2% of employee compensation