



Employee 2013 Benefit Programs

STF offers comprehensive benefits to all full-time employees. Benefits are available on date of hire.

MEDICAL, DENTAL AND VISION COVERAGE

Available Medical Plans: STF medical plans administered by Anthem Blue Cross/Blue Shield. Costs below are bi-weekly.

Premier Plan Option -- KeyCare 10 Plus (PPO)

Employee Only	\$77.08
Employee + Spouse	\$172.08
Employee + Child	\$105.20
Employee + Children	\$156.43
Family	\$237.23

Standard Plan Option – KeyCare 25 Plus (PPO)

Employee Only	\$64.96
Employee + Spouse	\$145.50
Employee + Child	\$88.73
Employee + Children	\$132.06
Family	\$200.39

Health Savings Plan Option – Anthem Lumenos HSA

Employee Only	\$50.74
Employee + Spouse	\$113.67
Employee + Child	\$69.32
Employee + Children	\$103.16
Family	\$156.55

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

Employee Only	\$4.18
Employee + Spouse	\$8.78
Employee + children	\$9.89
Family	\$16.17

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	\$1.22
Employee + Spouse	\$2.06
Employee + children	\$2.10
Family	\$3.38

RETIREMENT SAVINGS

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

LIFE INSURANCE

- Basic Term Life Insurance: Company provided at 1 times basic annual earnings, w/maximum of 300K
- Accidental Death & Dismemberment Insurance (AD&D): Company provided at 1 times annual base pay, 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 Benefit:

Tuition Reimbursement - 3K per year
Flexible Spending Accounts
Professional Development Training Courses