



FAIRBANKS NATIVE ASSOCIATION

The Extra Mile That FNA Goes For YOU!

1. MEDICAL INSURANCE (if eligible):

Coverage provided through the Federal Employees Health Benefit program. All full time and part time employees who work a minimum of 32 hours per week are eligible for full coverage the 1st day of the first full pay period employed. Part time employees who work a minimum of 16 but less than 32 hours per week are eligible for prorated coverage.

2. DENTAL/VISION INSURANCE (if eligible):

Dental coverage provided through MODA Dental. Dental insurance is independent of medical insurance; it may be purchased without medical coverage. If dental insurance is selected, vision through VSP is offered at no additional cost to the employee.

3. LIFE INSURANCE (if eligible):

Company paid benefit; no cost to employee. Benefits paid at 1.5 x Your Annual Salary to a maximum of \$100,000.00.

4. SHORT TERM DISABILITY (if eligible):

Company paid benefit, no cost to employee.

*8th day for an accident, 15th day for an illness or pregnancy

*Paid benefits are payable up to 26 weeks at 60% of your weekly income to a maximum of \$350.00.

* **USable Life** will withhold FICA and FICAMED from your payments but will not withhold Federal Income Tax. You must request **USable Life** to withhold the Federal amount or pay it at the end of the year through your tax return.

5. LONG TERM DISABILITY (if eligible):

*Participation is completely voluntary, employee paid benefit.

*Paid benefits are payable up to 5 years at 60% of your monthly income to a maximum of \$2,000.00 a month.

***USable Life** will withhold FICA and FICAMED from your payments but will not withhold Federal Income Tax. You must request **USable Life** to withhold the Federal amount or pay it at the end of the year through your tax return.

6. AFLAC (American Family Life Assurance Company):

*Participation is completely voluntary, employee paid benefit.

*Supplemental insurance benefits through payroll deduction with a tax savings. Options available are accident/off the job disability, cancer protection, hospitalization and intensive care protection. Call Mike Ahiers (907) 456-3477 or email michaeld_ahiers@us.aflac.com for further information.

7. RETIREMENT PLAN:

You will be eligible for employer paid Retirement contributions once you have been employed one year and worked a minimum of 1,000 hours. You must continue to work a minimum of 500 hours per year to continue your eligibility and 1,000 hours to move up on the vesting schedule. The first of the quarter following when you have met the criteria, FNA will begin making payments equal to 3% of your gross pay to a retirement account. You would also then be eligible to receive up to a 3% match if you choose to contribute. You will be notified by payroll and receive a packet containing retirement information. When enrollment is complete you will receive access to your account balance and vesting statement.

*FNA Retirement is invested through Elliott Cove Capital Management. Our representative for Elliot Cove is Tammy Kosa. She may be reached at (907) 455-1117 or tkosa@elliottcove.com

8. DIRECT DEPOSIT:

*Participation is completely voluntary

*Deposits made to a checking/savings account at a bank/credit union of your choice on payday.

*Can be multiple accounts at multiple locations (contact payroll).

*To get started you need to have your bank account set up then contact the payroll department to fill out the authorization form.

9. EMPLOYEE ASSISTANCE PROGRAM-Magellan:

Confidential assistance 24 hours a day:

-6 free counseling visits per issue

-Legal Consultation Services

-Financial Services

-Discount Center

Additional services, call 1-800-478-2812

10. TEMPORARY CONTINUATION OF COVERAGE (TCC) (if eligible):

TCC covers continued Health insurance after employment with FNA or reduction in hours. If you have current health coverage with FNA at the time of one of the following events: termination (voluntary or involuntary-except for gross misconduct), death of covered employee, reduction in work hours, divorce or legal separation, or dependent child ceases to be eligible you will receive a letter including information concerning TCC, rates and coverage.