

# Benefits Overview

for full-time employees of Liberty Healthcare Corporation

- Pay schedule** Employees are paid by direct deposit every other week. There are 26 pay periods each year.
- Paid time off** Paid time off (PTO) is used for holidays, vacation, sick and personal leave. Employees typically accrue thirty 8-hour days (240 hours) of PTO every 12 months. PTO accrues and may be used immediately. Up to 40 hours of unused accrued PTO may be rolled over every 12 months.
- Insurance eligibility** Incoming employees are eligible for benefits the first of the month after 60 days of employment. Benefits changes may be made in May during open enrollment or anytime for qualifying life events.
- Insurance offered** Liberty offers a wide variety of benefits, including:

Medical, dental and vision insurance through *UnitedHealthcare*

Life, disability, critical illness, and accident insurance through *The Hartford*



[CLICK HERE](#) for insurance plan comparisons and details

- Insurance premiums** Liberty and its employees share financial responsibility for medical, dental, and vision insurance premiums. Employees contribute to their share of premiums through payroll deductions every two weeks, 26 times per year. Deductions for each plan option and coverage level may be found below.

UnitedHealthcare plan options	Employee only	Employee and all children	Employee and spouse	Employee and spouse and all children
HSA Value medical plan	\$71.05	\$185.02	\$204.66	\$292.87
HSA 85 medical plan	\$101.86	\$265.61	\$312.75	\$440.24
Surest medical plan	\$134.04	\$297.90	\$488.99	\$562.20
Premier medical plan	\$165.06	\$366.84	\$602.15	\$692.15
Dental plan	\$18.46	\$34.97	\$34.97	\$55.23
Dental plan with orthodontia	\$21.73	\$41.17	\$41.17	\$65.03
Vision plan	\$3.65	\$8.12	\$6.92	\$11.43

- HSA & FSA** Depending on the medical plan, employees may establish a tax-advantaged Health Savings Account (HSA) or Flexible Spending Account (FSA) to save money to pay deductibles, copays, and other eligible medical expenses.

- 401(k)** Incoming employees are automatically enrolled in Liberty's 401(k) savings plan with *Fidelity Investments* the first of the month after 90 days of employment. Contributions to the 401(k) are made each pay period, with the ability to opt out or change contribution amounts anytime. Employees are immediately vested in the plan as Liberty does not offer an employer match.

To view a comprehensive guidebook detailing Liberty Healthcare's benefits plan [CLICK HERE](#)

