

November 2009— October 2010

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Health Insurance

Anthem Blue Access PPO – eligible after 90 days of employment and must work at least 30hrs per week.

Benefits

Annual Deductible (single/family)	Annual Out-of-Pocket (single/family) (Includes Deductible)	Office Visits	Inpatient Care	Emergency Care	Urgent Care Center Services	Outpatient Care	Behavioral Health Services	Home Health Care	Hospice Care	Skilled Nursing	Preventive Care (Includes OB/GYN Exam/ Mammogram/ Immunizations)	Transplants - Maximum	Lifetime Maximum
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Premier Plan		Value Plan		HDHP**	
Network	Non-Network	Network	Non-Network	Network	Non-Network
\$300/ \$600	\$600/ \$1200	\$500 / \$1000	\$1000 / \$2000	\$2,500/ \$5,000	\$2,500/ \$5,000
\$2300 / \$4600	\$4600/ \$9200	\$2500 / \$5000	\$5000 / \$10,000	\$2,500/ \$5,000	\$5,000/ \$10,000
\$20	70% UCR*	80%*	60% UCR*	0%	30%UCR
90%*	70% UCR*	80%*	60% UCR*	0%	30%UCR
\$100	\$100	\$100	\$100	0%	0%
\$35	\$35	\$50	\$50	0%	0%
90%*	70% UCR*	80%*	60% UCR*	0%	30%UCR
\$20/90 %	70% UCR*	80%*	60% UCR*	0%	30%UCR
90%*	70% UCR*	80%*	60% UCR*	0%	30%UCR
90%*	70% UCR*	80%*	60% UCR*	0%	0%
90%*	70% UCR*	80%*	60% UCR*	0%	30%UCR
\$20	70% UCR*	80%*	60% UCR*	No Cost Share	30%UCR
Unlimited	50%	Unlimited	50%	Unlimited	30%
Unlimited	Unlimited	Unlimited	Unlimited	\$5 million	\$5 million

* Appropriate annual deductible is applied first.

** Embedded. No prescription card.



Prescription Drug Coverage



Prescription Drug Coverage	Premier and Value Plan*	HDHP	
		Network	Non-Network**
Generic	\$20	None	30% Retail
Formulary Brand	\$40	None	30% Retail
Brand Name	\$60	None	30% Retail
Mail Order	2 Co-pays		Not Covered

*Requires mandatory mail order after third fill for maintenance medications
No retail prescriptions will be available after the third fill.

** Mail order is available, employee will not receive a prescription card.

Health Insurance Monthly Cost



	Premier Plan		Value Plan		HDHP	
	Employee Cost	Village Cost	Employee Cost	Village Cost	Employee Cost	Village Cost
Single	\$93.36	\$327.09	\$36.12	\$357.29	\$10.00	\$345.27
Family	\$224.56	\$935.86	\$81.52	\$1,004.28	\$20.00	\$961.37

Dental Insurance - AlwaysCare

Eligible after 90 days of employment. Must work at least 20 hours per week.



Benefits	Value Plan	Premier Plan
Preventive I	100% nstd	100% nstd
Basic II	80% std	80% std
Major III	Not Covered	50% std
Annual Max	\$1,000	\$1,000
Deductible	S-\$50; F-\$150 II	S-\$50; F-\$150 II & III
Fee Schedule	UCR-90th	UCR-90th

Monthly Cost

	Value Plan	Premier Plan
Employee	18.70	25.90
Employee + Spouse	37.36	51.75
Employee + Children	45.98	55.68
Family	64.66	81.60

Members may choose any licensed dental provider. Members have access to our national network of over 92,500 participating access points where they can take advantage of discounts AlwaysCare has negotiated on their behalf. Further, in areas with relatively few participating providers, members have access to our list of an additional 46,000+ certified providers who, according to an independent resource, despite not participating in our network, offer excellent value for their customers. Members using participating providers will eliminate balance billing and reduce out-of-pocket expenses.

Benefits with AlwaysCare include the following :

- Out-of-Network claims are paid at the 90th percentile.
- Pregnant women receive an additional cleaning.
- Endosteal implants are covered
- Benefits include oral cancer screening for members 40+.

Our dental plan also includes a \$250 rollover. AlwaysCare offers an annual benefit of \$1,000 for dental services. If you use less than \$500 in services during a given plan year, AlwaysCare will rollover \$250 to your next plan year making \$1,250 available to you the next plan year.

Additional information is available on their web site at <http://www.alwayscarebenefits.com/> or call 1-888-729-5433, ext. 2013 for a list of participating providers





Vision Plan Options-Vision Service Plan (VSP) & Always Care

	VSP		AlwaysCare	
	Individual Optometrists	Non-Network	Retail Chains	Non-Network
Network Copayments				
Exam	\$10		\$10	
Materials	\$25		\$25	
Frequency				
Exam	every 12 mths.	every 12 mths.	every 12 mths.	every 12 mths.
Lenses	every 12 mths.	every 12 mths.	every 12 mths.	every 12 mths.
Frames	every 24 mths.	every 24 mths.	every 24 mths.	every 24 mths.
Contacts Lenses (In lieu of frames & lenses)	every 12 mths.	every 12 mths.	every 12 mths.	every 12 mths.
Benefits after copay	Network	Non-Network	Network	Non-Network
Eye Exam	covered	\$35	covered	\$35
Single Vision Lenses	covered	\$25	covered	\$25
Bifocal Lenses	covered	\$40	covered	\$40
Trifocal Lenses	covered	\$55	covered	\$50
Lenticular Lenses	covered	\$55	\$80 allowance	\$50
Frames	\$120	\$45	\$120 retail- \$94 retail at Walmart	up to \$50 retail
Contacts, medically necessary	\$210	\$210	\$210	\$210
Contacts, cosmetic	\$120	\$120	\$120	\$100



Monthly Cost

	VSP	Always Care
Employee	\$8.09	\$5.92
Employee & Spouse	\$13.63	\$11.82
Employee & Children	\$13.91	\$12.52
Family	\$22.43	\$19.64

Section 125

Premium Only Plan

Under our Premium Only Plan, employees who elect health ,dental or vision coverage through The Village Network may use pre-tax dollars to pay their portion of the premium costs. If employee is eligible for medical, dental or vision benefits, then they are eligible for the Premium Only Plan.

Flexible Spending Account

Employees who achieve at least one year of service by November 1st of each year are eligible to participate in this flexible spending plan with TASC. Each employee may defer up to \$5,000 of their salary to pay for non-covered medical expenses, which includes over-the-counter medications. Employees are provided with a debit card to access their account and avoid reimbursement delays. The Village Network will match, dollar for dollar, the first \$400 an employee contributes. Employees who become eligible between November 1st and April 30th may participate at a 50% level beginning May 1st.

Healthcare Savings Account

The Village offers a Healthcare Savings Account (HS A) through First National Bank. The HS A is only available with the High Deductible Health Plan. Employees with single coverage may defer up to \$3,000 of their salary and with family coverage may defer up to \$5,950 of their salary to pay for non-covered medical expenses. Employees are provided with a debit card and checks to access their account and avoid reimbursement delays. The Village Network will match, dollar for dollar, the first \$400 an employee contributes. There is no deadline for using money contributed to an HS A. Employees eligible for Medicare are not eligible to participate.

Dependent Care Spending Account

Employees who achieve at least one year of services by November 1st each year are eligible to participate in this flexible spending plan with TASC. Each employee may defer up to \$5,000 of their salary to pay for the care of qualified dependents.

Credit Union

Immediately on employment, The Village Network employees are eligible for membership in the Wayne County Community Federal Credit Union, with offices in Smithville. The Credit Union provides checking accounts, savings programs and loans for members. Deposits and loan payments can be made by payroll deduction. Additional information is available on www.wccfu.com





Wellness Bonus

Over the years, The Village Network has not only offered excellent health insurance, but has also offered an increasing number of wellness benefits.

As we continue to improve our wellness programs, we currently offer four major programs:



Tobacco cessation
Weight loss
Exercise programs
No co-pay for physicals

The Village Network will pay for 50% of the cost of any tobacco cessation, weight loss or exercise program up to \$300 per fiscal year.

Certain guidelines will apply:

- ✦ This program is available to **all employees who have completed their probationary period.**
- ✦ **Charges may be submitted for you or qualified dependents. (Qualified dependents include anyone who may be considered a dependent for health insurance or income tax purposes.)**
- ✦ Reimbursements will be made through payroll on an annual, quarterly or monthly basis, but no more frequently than each payroll period.
- ✦ Covered items under Exercise Programs include sports equipment and shoes, but not apparel.



These wellness reimbursements will be included in gross wages and are fully taxable to the employee. However, your original payment for the program may qualify for tax exemption under the Flexible Benefits Plan. See Human Resources for details.

In order to encourage employees to have an annual physical, The Village Network will pay the office visit co-pay, up to \$20, for you to have a physical each fiscal year with a network physician.

As with other aspects of our wellness incentives, please submit a transaction form with descriptions of the items or services, detailed receipts and appropriate signatures. Please remove any Protected Health Information from the receipt and/or Explanation of Benefits you attach to the transaction form.

Personal Days

This benefit provides the employee with up to three normally scheduled work days off with pay each year. Personal leave days become available after an employee has successfully completed probation, and thereafter on the employee's annual anniversary date. Employees must work a minimum of 20 hours per week. Unused personal days do not accumulate beyond the anniversary date, nor are they payable at termination or during medical leave. Personal leave may be taken for religious holidays, illness of a family member, death of other than immediate family, medical appointments and important personal business, approved by the supervisor. Request for personal leave must be made one week in advance, except for emergencies. Personal leave may be taken by the hour or the day and is paid on a straight time basis. On each employee's individual anniversary date, each employee who earns personal time will be paid for ½ of their unused annual total. This is paid on a straight-time basis, does not enter into overtime calculations and may not be carried over or converted into other kinds of time off.

Sick Days

Employees who have successfully completed their probationary period and are absent due to illness or injury, not compensated by Worker's Compensation and not covered by the Employer's sickness and accident plan, may be absent with pay up to seven(7) normally scheduled work days per year (January 1 to December 31). Employees must work a minimum of 20 hours per week. Days earned are prorated the first year of employment. At year-end, the employee may elect to have the Employer buy back up to one-half of the unused sick days at the employee's hourly rate, or the employee may bank unused sick days. The buy-back option is not available for employees who, during that year, take a medical or other leave of absence exceeding thirty(30)days. The banked days can be used in future years after the current year's allotment of days has been taken. Banked days may be accumulated up to thirty-five(35) and are not subject to buy back. In the event that an employee terminates employment or is laid off, there will be no pay for accrued and unused sick leave.





Vacation

Executive Director, Associate Director, Network Coordinator, Day Treatment Coordinator, Network Assistant Coordinator, Department Heads, Clinical Therapist (MA)

- First 10 Years
- After 10 Years
- After 20 Years

Monthly

1.667 Days
2.083 Days
2.500 Days

Annual

20 Days
25 Days
30 Days

Art Therapist, Clinical Therapists (BA), Recreation Therapists, Child Care Supervisors, Accountants

- First 10 Years
- After 10 Years
- After 20 Years

1.250 Days
1.667 Days
2.083 Days

15 Days
20 Days
25 Days

Hourly Staff

- First 5 Years
- After 5 Years
- After 10 Years

0.830 Days
1.250 Days
1.667 Days

10 Days
15 Days
20 Days

Child Care Workers

- First 8 Years
- After 8 Years
- After 17 Years

1.00 Days
1.25 Days
1.50 Days

12 Days
15 Days
18 Days

When Child Care Workers reach the first 6 month anniversary date, they will earn and may use 3 days of the first year's vacation allotment. When they reach the first annual anniversary date, they will earn the remaining 9 days of the first year's allotment.

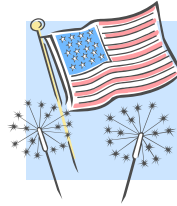
For all other employees during the first 6 months of employment, no paid vacation is allowed. However, at the discretion of the supervisor, an employee may be granted a short term Leave of Absence without pay. During the second 6 months of employment, an employee may receive a vacation advance up to half of their annual allotment. This advance will be deducted from the first annual anniversary vacation allotment.



Holidays

Union

New Year's Day	1 day
Martin Luther King Day	1 day
Good Friday	1/2 day
Memorial Day	1 day
Independence Day	1 day
Labor Day	1 day
Thanksgiving Day	1 day
Christmas Day	1 day
December 24th or 26th	1 day



Non-Union

New Year's Day	1 day
Martin Luther King's Day	1 day
Good Friday	1/2 day
Memorial Day	1 day
Independence Day	1 day
Labor Day	1 day
Thanksgiving Day	1 day
Christmas Day	1 day
December 24th	1/2 day
December 31st	1/2 day





Life Insurance

Employees become eligible for life insurance after ninety (90) days of employment with a work schedule of at least twenty hours per week. This benefit provides the employee with term life insurance equal to 2.5 times their annual salary. There is no cost to the employee for this benefit.

The Village Network offers employees the opportunity to purchase additional individual life insurance through payroll deduction. Upon initial eligibility, 90 days from your hire date, you can purchase coverage up to a specified amount on a Guarantee Issue basis. This program is offered through Huntington Insurance and Cincinnati Life and you will be provided additional information in orientation.

If interested, contact Lori Eisel at 1-800-225-7458 or 330-262-6611

Short and Long Term Disability

The disability insurance package is comprised of a short-term plan covering the first thirteen weeks and a long-term plan covering the fourteenth week through age sixty-five or longer depending on when disability commenced.

For total disability the short term insurance provides for payment of benefits equivalent to $66\frac{2}{3}\%$ of the employee's normally scheduled wages tax-free.

For total disability the long term insurance provides for payment of benefits equivalent to $66\frac{2}{3}\%$ of the employee's normally scheduled wages less a deduction for FICA taxes until the end of the sixth month. After six months, the benefit is no longer subject to FICA taxes, but is fully subject to federal, state, and local income taxes.

Employees become eligible for disability after 90 days of employment and must work a minimum of 30 hours per week.

403(b) Retirement Plan

The Village Network (Employer) has contracted with Nationwide to provide the Employer Discretionary 403(b) Contributions Plan. This plan creates a retirement account for each eligible employee. Employees may begin contributing to the plan immediately. After one year of service, The Village Network will contribute 5% of each employees pay on a quarterly basis— 50% of employee's contribution up to 3% of their pay.

Employees must work at least 20 hours per week.



Employee Assistance Program

EAP services are available to any employee or immediate members (legal dependents) of any employee's family, at no cost as an employee benefit. EAP services are provided by Anthem. You may contact them at 800-865-1044 or online at www.AnthemEAP.com

Tuition Reimbursement

From time to time tuition reimbursement funds are available to employees. To qualify, employees will have completed at least one year of service prior to the beginning of classes. They will also have achieved a rating of "3" or "Meets Job Requirements", with a rating of "4" or "Exceptional" or better preferred. Tuition Reimbursement will not be granted to employees who are on leave of absence. This program is available to full-time employees who work at least 40 hours per week. When available, reimbursement is typically up to 50% of the cost of tuition fees.



Licensure Bonus

Employees who achieve independent licensure/credentials in social work or counseling are eligible to receive a \$750 annual bonus. By accepting this bonus, employees in this category are agreeing to mentor up to two interns at any one time. The annual bonus paid for certification in CCDC includes state or national certifications recognized by The Village Network such as certified teaching parent or certified Child Care Worker. Employees are eligible after completion of probation period.

License Reimbursement

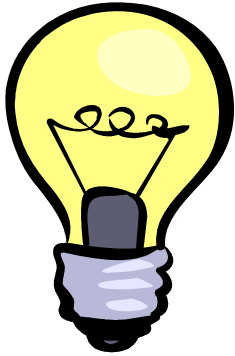
Some of our employees are required to maintain a license in their area of expertise. Social workers, counselors, art therapists, recreation therapists, and employees who hold a CCDC are eligible for a 50% reimbursement of the cost of their license. License fees generally range from \$70-\$100. A license is typically valid for at least two years. Employees are eligible after 6 months of employment.



Suggestion System

Employees, regardless of job title or job description have a responsibility to make suggestions and recommendations to improve services and operations at The Village Network. This procedure is intended to encourage employees to make suggestions and recommendations and to facilitate their doing so.

There are several avenues available to the employee to make suggestions and recommendations at The Village Network.



1. Make a suggestion to a supervisor or Department Head.
2. Make a suggestion to the Executive Director.
3. Submit a suggestion via email. Address your email to: Suggestion Box.
4. Submit a written suggestion by placing it in one of the Suggestion Boxes available on most Village campuses.

Each quarter the Superstar Committee will review suggestions and forward those eligible to the Executive Leadership Team. Eligibility is based on: 1) Is the suggestion realistic?; 2) Is it reasonable?; 3) Can it be implemented?; 4) Is it a good idea for TVN? The Executive Leadership Team will determine which employees are eligible to choose one gift from the \$50 gift booklet.

Up to four annual award winners will be recognized at the Employee Holiday Party with \$250 awards.

Workers' Compensation

The Village Network is fully insured with the State of Ohio for its workers' compensation coverage. Employees are eligible on employment. With the assistance of Comp Management, our MCO, employees receive medical treatment and lost time compensation for work-related injuries and illnesses.

The Village Network receives a discount by participating in the Safety Council Attendance program.

