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To improve our clients' profitability and  
**TO PRESERVE AND INCREASE THEIR WEALTH**  
by acting as trusted advisors

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EMPLOYEE BENEFITS



**AGH**  
Allen, Gibbs & Houlik, L.C.  
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# EMPLOYEE BENEFITS AT AGH

This is a summary of the rights and benefits under the various employee benefit plans available to eligible employees of Allen, Gibbs & Houlik, L.C. It is not intended to be a comprehensive summary of each plan, but merely a brief overview of benefits available. These benefits provide additional compensation well beyond an employee's basic salary. The benefits include:

- Health and dental insurance
- Life insurance
- Dependent life insurance
- Supplemental life insurance
- Short-term & long-term disability insurance
- Accidental death & dismemberment insurance
- Business travel insurance
- Retirement plan
- Cafeteria plan
- Qualified transportation fringe-benefit plan
- Holiday pay, vacation, sick/personal leave
- Wellness benefit
- Employee assistance program

You can request more information from AGH at (316) 267-7231 to get answers to any questions you may have about your benefits.

All employees working an average of at least 30 hours per week are eligible for group insurance benefits.

## GROUP HEALTH AND DENTAL INSURANCE

Group health and dental insurance is provided through Blue Cross/Blue Shield effective on the first day of the month following employment. The health plan is available with four deductible levels. The first three levels work similarly. Physician office visits have a co-pay of \$35 each. Prescription drug costs vary based on whether the drugs are generic, brand name formulary or other brand name prescriptions.

In the first three plans, allowable charges are subject to a deductible of either \$500 for single and \$1,000 for a family, \$1,000 single/\$2,000 family or \$1,500 single/\$3,000 family, depending on which plan you choose. After the deductible is met, the employee pays

20% of the allowed charges to a maximum co-insurance of \$2,500 single/\$5,000 family. After meeting the deductible and co-insurance limits, insurance pays 100% of most other covered expenses.

Accidental injuries will be covered at 100% for the first \$1,000 per person each benefit period. Allowed charges in excess of \$1,000 will be subject to deductibles and co-insurance.

Emergency room visits will be subject to a \$100 co-pay. Charges in excess of \$100 will be applied to the deductible and co-insurance. The ER co-pay will be waived if the patient is admitted to the same hospital within 24 hours of the initial emergency room visit.

The fourth plan choice is a high-deductible health plan which allows the employee to establish a Health Savings Account (HSA). This choice features deductibles of \$2,500 for single and \$5,000 for family. A Health Savings Account is similar to a "cafeteria plan" in that the employee can pay medical expenses with pre-tax dollars. The advantage of an HSA is that any unused dollars in the HSA are available for future medical expenses. After the deductible is met, allowable charges are covered at 100%.

The above plans include 100% in network coverage for preventive care services.

The preceding information assumes you receive services from a contracting Blue Choice provider.

## GROUP LIFE INSURANCE

Group term life insurance and accidental death and dismemberment insurance equal to \$100,000 in coverage is provided at no cost to the employee. The employee will be responsible for taxes on the economic value of the benefit in excess of \$50,000 only.

## GROUP DEPENDENT LIFE INSURANCE

Group term life insurance of \$20,000 for a spouse, \$10,000 for children six months or older and \$1,000 for children from birth to six months is provided at no cost to the employee. The employee will be responsible for taxes on the economic value only.

## GROUP SUPPLEMENTAL LIFE INSURANCE

Employees may purchase additional life insurance for themselves and dependents. If an employee signs up within the first 30 days of employment, there are guaranteed minimum life insurance coverage amounts of up to \$130,000 for an employee, \$25,000 for a spouse and \$10,000 for children. Premiums vary based on the coverage selected and the age of the insured.

### GROUP HEALTH AND DENTAL INSURANCE

*Cost to employee per semi-monthly pay period (effective 8/1/14)*

	Deductible: \$500/\$1000	Deductible: \$1000/\$2000	Deductible: \$1500/\$3000	Deductible: \$2500/\$5000
Employee only	\$15.00	\$7.50	\$2.50	\$1.00
Employee & child(ren)	\$105.00	\$92.50	\$80.00	\$15.00
Employee & spouse	\$120.00	\$105.00	\$95.00	\$27.50
Family	\$320.00	\$300.00	\$285.00	\$207.50

## GROUP SHORT-TERM DISABILITY INSURANCE

Employees may purchase short-term disability insurance. Benefits begin on the 15th day of sickness or injury and equal 60% of the employee's base pay, limited to a maximum benefit of \$1,000 per week. Monthly premiums are approximately .0496% of the employee's base annual salary.

## GROUP LONG-TERM DISABILITY INSURANCE

Long-term disability benefits equal to 60% of the employee's base pay, limited to a maximum of \$15,000 per month, are provided at no cost to the employee. Because any monies paid under this benefit are not taxable to the employee, the employee is responsible for taxes on the premium. Both total and partial disability are covered. Benefits are paid after a 180-day elimination period ends.

## GROUP ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

Employees may purchase from \$25,000 to \$250,000 of accidental death and dismemberment insurance for themselves and their families. The cost of this insurance varies from \$1.25 to \$18.75 per month, depending on the coverage selected.

## BUSINESS TRAVEL INSURANCE

At no cost to the employee, the firm provides \$150,000 of insurance for each employee covering accidental death and dismemberment while traveling on firm business.

## RETIREMENT PLAN

The firm has established a qualified retirement plan. After completing 12 months of employment with at least 1,000 hours of service, employees become participants in both the 401(k) and the profit-sharing portions of the plan. Employees may make pre-tax contributions to the 401(k) portion of the plan through payroll deductions. The firm's matching contribution is 25% of the employee's contribution up to a 10% deferral. In addition, the firm may elect to make annual contributions to the profit-sharing portion of the plan. Profit-sharing contributions are allocated to all eligible participants.

## "CAFETERIA" PLAN

Regular employees participating in the cafeteria plan choose among "menu" items, including health care reimbursement, dependent care reimbursement, and insurance premiums for health and dental coverage. A portion of the cost of these benefits is withheld from each paycheck before the wages are taxed – effectively allowing employees to pay for benefits with pre-tax money and lowering taxable income. No FICA, Medicare, federal, or state income tax is due on these amounts. The firm pays insurance premiums directly and Surency reimburses the employee for health and dependent care claims. Employee cafeteria plan selections cannot change in a plan year unless there is a qualifying event.

## QUALIFIED TRANSPORTATION FRINGE BENEFIT PLAN

All employees in this plan have parking expenses withheld from their pay using pre-tax dollars. No FICA, Medicare,

federal, or state income tax is due on these amounts. The firm pays parking expenses directly to the parking provider. Election is annual, but may be changed if the employee experiences a qualifying event or may be revoked during the year.

## HOLIDAY PAY

If eligibility requirements are met, employees receive eight paid holidays yearly. These usually include New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving, and Christmas, with two days off at Thanksgiving and two days for either Christmas or Independence Day.

## VACATION

After six months of employment, full-time regular employees earn one day of vacation a month up to 10 days per year. Employees with more than seven years' service earn three weeks of vacation annually. Vacation must be taken within the calendar year it is earned.

## SICK/PERSONAL LEAVE

Sick/personal leave for full-time regular employees begins accruing the first day of the month following employment at the rate of 3.333 hours per month or 40 hours per year. In the event of illness, injury, or personal business, employees may take this time off with pay. Sick/personal leave days must be taken in the calendar year they are earned.

## WELLNESS BENEFIT

AGH offers corporate rates for Wichita YMCA or Genesis membership. Regular employees may become members or transfer a current membership in the YMCA or Genesis within 30 days of employment.

YMCA rates are discounted \$100 per year and joiner fees for new members are waived. Current rates are \$29.37 per month for single membership and \$41.57 per month for family membership.

Genesis rates are discounted and enrollment fees for new members are waived. A twelve-month contract may be required. Rates depend on membership type and location.

## EMPLOYEE ASSISTANCE PROGRAM

Any employees experiencing drug or alcohol problems, emotional disturbances, marital problems, parent/child conflicts, legal or financial difficulties, or other problems, can seek help through AGH's agreement with EMPAC Employee Assistance. Our objective is to assist employees in maintaining a stable and productive lifestyle. The initial counseling session, referral and follow-up process will be provided at no cost to the employee or the immediate family members.