



2017 - 2018 Employee Benefit Programs

STF offers comprehensive benefits to all full-time employees

Benefits are available on the first of the month following hire date

Available Medical Plans: STF medical plans administered by United Healthcare. Costs below are bi-weekly.

Premier Plan Option -- (PPO)

Employee Only	\$83.43
Employee + Spouse	\$186.75
Employee + Child(ren)	\$169.62
Family	\$257.39

Standard Plan Option – (PPO)

Employee Only	\$64.83
Employee + Spouse	\$145.22
Employee + Child(ren)	\$131.80
Family	\$200.01

Health Savings Plan Option – HSA High Deductible Plan

Employee Only	\$47.57
Employee + Spouse	\$106.87
Employee + Child(ren)	\$97.00
Family	\$147.18

* HSA participants receive Accident Coverage and Cancer Protection insurance free of charge through TransAmerica. STF contributes \$1250/\$750 per year into HSA debit accounts.

EPO Plan Option – (EPO)

Employee Only	\$58.49
Employee + Spouse	\$126.35
Employee + Child(ren)	\$116.77
Family	\$173.53

* EPO plan for In-Network only. Not available if you live in AK, AL, AR, AZ, HI, KS, LA, MN, NC, NM, and OK

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

Employee Only	\$3.90
Employee + Spouse	\$8.19
Employee + children	\$9.22
Family	\$15.08

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	\$1.13
Employee + Spouse	\$1.90
Employee + children	\$1.94
Family	\$3.12

Life Insurance

- Basic Term Life Insurance: Company provided at 1 times basic annual earnings, 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 Benefits

Tuition Reimbursement - \$3,000 per year
Flexible Spending Accounts
Professional Development Training Courses
Employee Discount Programs and Voluntary Benefits

Retirement Savings

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