

**NEW CASTLE COUNTY HEAD START, INC.  
BENEFITS OVERVIEW  
2011-2012**

**New Castle County Head Start, Inc. is an  
Independent-Non-Profit Agency  
We are not affiliated with Federal, State, County,  
or Local Governments**

**MEDICAL INSURANCE:**

Provider: Blue Cross Blue Shield of Delaware  
Employee Cost: \$20.00 OR \$98.82 Co-Pay per month \*\*  
Program: IPA Blue Care – Base or Buy-Up – EPO 100  
Options: Family/Spouse/Parent-Child(ren)- Coverage at employee  
cost \*\*  
*Eligibility Date: First of month after thirty (30) days of employment*

(\*\* Specific rates for employees are found on last pages)

**DENTAL INSURANCE:**

Provider: Delta Dental  
Employee Cost: None  
Program: Open Dental  
Options: Family//Spouse Coverage at employee cost \*\*  
*Eligibility Date: First of month after thirty (30) days of employment*

(\*\* Specific rates for employees are found on last pages)

**LIFE INSURANCE:**

Provider: Symetra  
Employee Cost: None  
Program: Two times annual salary (rounded to nearest \$1000)  
Options: None  
*Eligibility Date: First of month following date of hire*

## **ACCIDENTAL DEATH AND DISMEMBERMENT:**

Provider: Symetra  
Employee Cost: None  
Options: None  
*Eligibility Date: First of month following date of hire*

## **SHORT TERM DISABILITY:**

Provider: Symetra  
Employee Cost: None  
Options: None  
*Eligibility Date: First of month following date of hire*

## **LONG TERM DISABILITY:**

Provider: Symetra  
Employee Cost: None  
Options: None  
*Eligibility Date: First of month following date of hire*

## **PREMIUM ONLY PLAN:**

Provider: ADP  
Employee Cost: None  
Program: Family/Spouse cost for insurance coverage  
(medical and/or dental) deducted from employee's paycheck  
before taxes are calculated  
Options: Annualized Program Only  
*Eligibility Date: When co-pay for medical starts – or upon additional  
coverage*

## **DIRECT DEPOSIT:**

Provider: NCCHS  
Employee Cost: None  
Program: Direct Payroll deposits to checking, savings, or credit  
union accounts  
Options: None  
*Eligibility Date: Two payroll periods following initial sign up*

## **CREDIT UNION:**

Provider: Federal Alliance Credit Union  
Employee Cost: None  
Program: Checking, Savings, Loans, etc.  
Options: Minimum deduction \$2.50  
*Eligibility Date: First payroll following completed paperwork*

Payments to the credit union are done by direct deposit

## **PENSION PLAN:**

Provider: AXA (Stecher Financial) (403B)  
Employee Cost: None  
Program: Defined Contribution Plan (Company Contribution)  
*Eligibility Date: Completion of two years employment and enrollment form*

## **SUPPLEMENTAL RETIREMENT ANNUITY:**

Provider: AXA (Stecher Financial) (403B)  
Employee Cost: Variable within IRS guidelines  
Program: Pretax Annual Salary Reduction Plan (Payroll deduction)  
*Eligibility Date: Upon employment or at any time during the year*

## **TUITION REIMBURSEMENT:**

Provider: NCCHS  
Employee Cost: Cost of Books and other fees  
Program: Course must be related to employee's job duties. NCCHS will pay the full cost of tuition if all requirements are met (must receive a grade of "C" or better).  
*Eligibility: Must have completed ninety day probationary period and cannot be on suspension or probation for other reasons*

Please see personnel handbook for more specific information concerning tuition reimbursement and Master level courses

## **EMPLOYEE'S CHILDREN IN PROGRAM:**

Provider: NCCHS  
Employee Cost: None  
Program: Employees children may attend the Head Start program according to specific requirements explained in the NCCHS Personnel Handbook  
*Eligibility: Must be a current "Full Time" employee with NCCHS. Must be the legal parent/guardian of the child. The child must be age eligible for the program as defined by Head Start requirements*

**DENTAL PLAN COSTS  
DELTA DENTAL**

**(Effective August 1, 2011)**

**Employee Cost Per Month**

<b>Individual</b>	<b>\$0.00</b>
<b>Employee Plus Spouse</b>	<b>\$26.69</b>
<b>Employee Plus Child(ren)</b>	<b>\$21.02</b>
<b>Family</b>	<b>\$53.62</b>

**MEDICAL PLAN COSTS  
BLUE CROSS BLUE SHIELD OF DELAWARE**

**(Effective August 1, 2011)**

**Employee Cost Per Month**

	<b>Base Plan</b>	<b>Buy Up Plan</b>
<b>Individual</b>	<b>\$20.00</b>	<b>\$98.82</b>
<b>Employee Plus Spouse</b>	<b>\$840.00</b>	<b>\$1021.27</b>
<b>Employee Plus Child(ren)</b>	<b>\$398.47</b>	<b>\$524.56</b>
<b>Family</b>	<b>\$1155.39</b>	<b>\$1376.06</b>

