

**Cottonwood, Inc.  
Policies and Procedures**

**SECTION:** Personnel

**POLICY NO:** 03-018

**SUBJECT:** Benefits

**PAGE(S):** 1 of 2

**EFFECTIVE DATE:** May 1987

**Policy:**

It is the policy of Cottonwood, Inc. to make available to employees various benefits in addition to holiday, vacation and sick leave benefits.

**Procedures:**

1. Health Insurance: Group Medical insurance is available for eligible employees beginning on the first of the month following 60 days of employment. It is not available for part-time employees without benefits or temporary workers without benefits (see policy 03-002). Cottonwood, Inc. will pay up to 100% of the single base plan coverage (individual) premiums for full-time eligible employees. For employees whose position calls for 24 to less than 30 hours per week, Cottonwood, Inc. will pay all but an annually determined amount per month of the premium for single coverage. Family coverage is also available if paid for by the employee through payroll deduction. The premium for medical coverage may change annually – so any dollar amount the employee may be responsible for may also change annually.

If employees choose not to enroll at their initial eligibility date, they must experience a "qualifying event" in order to enroll later or wait until the open enrollment period. Information about enrollment, coverage, premiums and "continuation of benefits" beyond employment is available from the Human Resources Director.

2. Retirement Plans: Cottonwood, Inc. participates in the Kansas Public Employees Retirement System (KPERs) which requires 6% employee contribution for all employees working in KPERs covered positions (see Policy #03-048 for more information). The KPERs 457, a voluntary 457 (b) deferred compensation savings plan, is available via payroll deduction with no waiting period to all employees who want to set aside additional funds for retirement. Details of the plan are available from a representative of the company providing services for this voluntary benefit.

3. Sick time conversion: an employee who scores either satisfactory (2) or above average (3) **on "Work Management and Dependability" evaluative standard** may convert up to a maximum of 6 days of sick leave for up to three days pay at the time of their annual employee evaluation (at the new rate of pay at the time of their evaluation), provided this leaves a minimum of 20 accumulated sick leave days. The conversion rate is as follows: a score of satisfactory/2 – convert up to six days leave for up to three days pay (two days leave for one day pay); a score of above average/3 – convert up to three days leave for up to three days pay (one day of leave for one day of pay). Employees are

not requires to convert accumulated sick leave days; it is simply their option to request to do so. This benefit may not be available in tight budget years. Sick leave is not convertible for pay **for evaluative scores lower than satisfactory (2) on aforementioned standard, or** at termination of employment.

4. Workers' Compensation: Workers' Compensation (insurance) is provided to offset costs of work-related injuries. It covers all Cottonwood, Inc. employees, at no cost to the employee. It pays medical costs and may provide an income during the time an employee is absent while recovering. However, employees will not accrue benefits while on workers compensation leave. Benefits are provided in accordance with the Kansas Worker's Compensation laws. See Policy No. 02-010, Report of Vehicle Accident and Policy No. 02-011, Report of Non-Vehicle Accident for more information. All work-related injuries must be treated at Workplace Wellness (or emergency room) at Lawrence Memorial Hospital in order to be covered by Cottonwood, Inc.'s Worker's Compensation.

5. Staff Development: Staff are encouraged to seek training when applicable to perform the requirements and responsibilities of their job. All employees will receive training as required by regulation and licensing. Approval or disapproval of specific training sessions shall be the decision of the department director. Examples of activities which may be approved for in-service training include, but are not limited to, professional meetings, seminars, workshops, institutes and conventions of professional and technical organizations. Online training for direct support staff may be available and encouraged. See your supervisor for details. All training must be documented on an In-Service Training Report form, as per Affirmative Action Plan procedures, and filed in the HR office.

6. Malpractice Liability: All employees are covered by Malpractice Liability insurance provided at no cost to the employee. For additional information, contact the Chief Financial Officer.

7. Educational Assistance: Educational assistance is not provided for Cottonwood, Inc. employees. An employee who is continuing his/ her education should make every effort to arrange a class schedule which does not conflict with scheduled work hours. In the event that a conflict occurs, the Supervisor must approve time off.

8. Disability and Life Insurance: Cottonwood, Inc. offers disability and term life insurance through the KPERS program.

9. FICA: Cottonwood, Inc. pays the employer's share of FICA withholding, which is equal to the amount paid by each employee.