

# Chapter 14 – BENEFITS

## SECTION 1. POLICY

The Nation will provide all Classified or Court employees' benefits that are required by law and will pay mandated contributions as required of an employer. In addition, the Nation provides other benefits that are supplementary to an employee's salary. Eligibility for voluntary benefit programs generally start after a new employee has successfully completed the probationary period.

The Nation may redesign, modify, add, or eliminate any voluntary benefit program when it is deemed to be in the best interest of the Nation. Under these circumstances, employees will receive timely notice of changes in benefits.

For additional information on benefits, please contact the Human Resources Office.

## SECTION 2. MANDATED BENEFITS

Benefits or Services that are required of an employer include the following:

**Social Security (FICA)**—all Classified or Court employees are required to participate in this Federal retirement program. Employee contribution is based on pay level and a matching contribution from the Nation is required. The amount of contributions is set by law and is deducted from employee pay. Coverage begins on date of hire and ends at termination. Benefits include retirement, disability, retirement and health, which can be accessed as defined by law.

**Medicare**—this is a federally mandated health care program under which an employee may participate based on income level.

**Workers Compensation**—all Classified or Court employees are covered by this insurance program, which insures work related injury or illness. The Nation pays the entire premium for insurance coverage under the program. The plan is secured from a private insurance carrier and is administered jointly by the Nation and the carrier. Coverage begins at the time of hire and ends at termination. Benefits include loss income, temporary and permanent disability and medical expenses.

**Unemployment Insurance**—the Nation is required to pay Federal and State unemployment insurance premiums as prescribed and required by applicable law. When an employee terminates employment with the Nation that employee may be eligible to apply for unemployment benefits. The program is generally administered by the State, which determines eligibility base on the appropriate applicable law.

## SECTION 3. INSURANCE AND INVESTMENT BENEFITS

The Nation provides or offers its employees an opportunity to participate in benefit programs. Generally, the Nation will provide basic or minimum coverage for these programs and the employee may choose greater or additional coverage. Because benefit plans may change or be modified periodically, the benefits identified below do not show specifics or details.

**The employee benefits offered by the Nation are subject to change. Policy changes may supersede, modify or eliminate the benefits being offered. Changes in the policies will be communicated by the Risk Management Department and/or through Official Memorandums.**

**Specific information regarding these benefits may be obtained from Human Resource Office and/or from the appropriate office administering the benefit program.**

**Health & Dental Insurance**—coverage under this program is voluntary. An eligible person can apply for coverage (full-time permanent employee, full time equivalent employee, retirees, high education students, and their eligible dependents with required documentation).

The qualified participants have a 30-day waiting period. The first of the month following 30 days of employee, insurance will become effective. Participants will pay premiums on a bi-weekly basis according to the benefits selected. Participants are strictly held to the policy provisions of the participating provider.

The Nation will determine your effective date of coverage according to the provisions of the Administrative Services Agreements.

**Group Life Insurance**—the Nation offers and pays for basic life insurance coverage for employees at twice the employee's annual salary. The plan includes accidental death and dismemberment benefits as defined by the coverage. The employee may purchase greater coverage on a voluntary basis.

**Supplemental** - the Nation has contracted with other carriers to provide supplementary life and ADD insurance options for employees.

**Retirement Plan**— The Nation established a defined benefit pension plan in order to provide retirement benefits that will be payable over the lifetime of eligible employees and their beneficiaries. The plan is paid one hundred (100%) by the Nation. Eligibility for membership begins at eighteen (18) years of age and after completing one thousand (1000) hours of work in a year. Employees are one hundred (100%) percent vested after completing five (5) years of continuous service. If you were born before January 1, 1969, you may be eligible for Early Retirement benefits based on your age and eligibility service.

**Disability Retirement** – If you become disabled while employed by the Nation and have at least 10 years of Eligibility Service, you may be eligible for a disability retirement pension. Contact the Pension office for additional details.

**401K Savings Plan**—the Nation has adopted and established a 401(k) Savings Plan for its employees as a supplement to the Retirement Plan. The 401(k) Savings Plan allows eligible employees to save and invest a portion of their earnings for retirement on a tax-deferred basis.

**Special Death Benefits**- Under the Retirement Plan, if an employee dies (a) while actively employed, or (b) after terminating employment with eligibility for an early retirement pension but before payments commence, or (c) after retiring on a disability pension (or terminating due to disability) but prior to commencement of a disability pension, the Member’s beneficiary(ies) shall receive a \$10,000 special death benefit, payable in lump sum.

**Service Award for Retirees**- Upon retirement and recommendation from Director or Executive Leadership, retired employees may receive a special service award.