MHMR Services for the Concho Valley

Your Benefits

Retirement Plan:

Employees 21 years of age or older are enrolled in the Center's Retirement Plan on the 1st of September following six months of employment. After entering the Plan and, as long as you are eligible, the Center contributes 5% of your annual gross salary.

Vesting in the Plan is based on years of service. After six (6) years of full-time service, you are 100% vested.

457:

The 457 Plan is a form of retirement that allows you to invest your own funds on a tax-deferred basis. You may contribute, through payroll deduction, any dollar amount up to a maximum of 33 & 1/3% of your salary. You are always 100% vested in the money you contribute. However, once a contribution is made, you can only withdraw funds when you retire, leave employment or meet the IRS guidelines for a "Hardship Withdrawal".

Social Security:

The Center currently contributes 6.20% of your taxable wages to Social Security Taxes & 1.45% in Medicaid Taxes for a total contribution of 7.65%. When you retire, or at your normal retirement age (based on years of Social Security contributions), you may be eligible for monthly benefits. If you become severely disabled (based on the SSA's determination of disability), you may be eligible for benefits as well as your dependents.

Cafeteria Plan:

This Plan allows you to use your own pre-tax dollars by payroll deduction to pay for eligible expenses as listed below. Paying less tax dollars means that your out-of-pocket costs will be less.

- Health Care Reimbursement

Under this section of the Cafeteria Plan, you may have money deducted from your paycheck before taxes to pay for eligible expenses such as deductibles, co-payments and "per visit fees."

- Health Savings Account (HSA)

This is an alternative to traditional health insurance; it is a savings product that offers a different way to pay for health care. HSA's enable you to pay for current health expenses and save for future qualified medical and dental expenses on a tax-free basis. Currently, the HSA premium costs less per month than the traditional insurance premium. The Center contributes the difference for employees who participate in the Center's HSA. You may contribute your own dollars tax-free through payroll deduction.

- Health Insurance Premiums

You may pay for your dependent's health care insurance premiums with pre-tax dollars by payroll deduction.

- Dependent Care

This Plan allows you to use pre-tax dollars for childcare or for other dependents that require care & qualify as a dependent under the tax code

- AFLAC

The Center allows the insurance company, AFLAC, to offer employees supplemental insurance such as life, cancer, intensive care, long-term care and short-term disability. If you purchase supplemental insurance through AFLAC, you may pay for it through payroll deduction. Certain types of insurance are eligible for paying with pre-tax dollars through the Cafeteria Plan.

Employer Paid Health Insurance:

The Center provides health insurance for full-time employees beginning on the first day of the month following 60 days of employment. There is no cost to the employee for this insurance. There is a cost to the employee for dependent coverage. Dependent cost can be routed through the Cafeteria Plan which lowers the total out-of-pocket cost for the dependent premium.

Health Insurance Waiver:

Eligible employees, who have equal insurance coverage through other sources, may elect to waive the Center's insurance and receive an additional $150 per month in their paycheck. Proof of insurance is required.

Employer Paid Dental Insurance:

Employees are eligible for dental insurance on the first day of the month following 60 days of full time employment. Currently, the Center pays the premium for eligible employees for a “basic plan”. Employees may pay the difference in monthly premiums through payroll deduction to upgrade to a plan with enhanced benefits. Eligible employees may enroll any number of dependents at a nominal cost.

Employer Paid Life Insurance:

After an employee becomes eligible for group health insurance, they are also covered for life insurance. The Center provides eligible employees life insurance in the amount of $25,000 and $50,000 in case of accidental death. Additional coverage may be purchased by employee.

Dependent Life Insurance:

Eligible employees may purchase a $5,000 life insurance policy for their spouse and a $2,500 policy for their dependent children at a nominal monthly premium. Additional coverage may be purchased by employee.

Paid Sick Leave:

The Center provides paid sick leave to eligible employees at the rate of eight hours per month or any fraction of a month that the employee is eligible. There is no waiting period for sick leave use. Sick leave may be taken for an illness or injury of your own or that of an immediate family member when it is the employee’s responsibility to provide personal care for the individual. Accrued sick leave is not paid on termination.

- Dependent Care

This Plan allows you to use pre-tax dollars for childcare or for other dependents that require care & qualify as a dependent under the tax code.

Bereavement Pay:

Eligible employees may take up to three days with pay for a death in their immediate family. Immediate family is defined as: spouse, children, spouse’s children, parents, spouse’s parents, siblings, and employee’s grandparents, grandchildren or aunt or uncle.

Paid Holidays:

The Center provides for eligible employees to be off work and receive their regular rate of pay for the holidays listed below. There is no waiting requirement to be eligible for holidays. Based on their regular work schedule, part-time (salaried) employees are eligible for pro-rated holiday time.

New Year’s Day

Good Friday

Memorial Day

Independence Day

Labor Day

Thanksgiving Day

Friday after Thanksgiving

Christmas Eve Day

Christmas Day

Employee Choice Days:

Eligible employees can earn up to four days of paid time off per year. One day is earned for every full quarter an eligible employee works in the Center’s Fiscal Year (September 1 through August 31). Employees are credited with the appropriate days earned on the 1st of September every year. Eligible part-time (salaried) employees can earn up to two days based on their regular work schedule. Unused Employee Choice Days are not paid on termination of employment.

Paid Vacation:

Eligible employees earn vacation time based on years of service. Vacation time starts accruing on the employee’s eligibility date; however, time off for vacation is not available until the employee has been in the eligibility status for six months. Unused vacation time is paid on termination provided the employee has met the required waiting period (six months).

Before completing 3 years	8 hours per month
Completed 3 years	9 hours per month
Completed 5 years	10 hours per month
Completed 9 years	11 hours per month
Completed 14 years	13 hours per month
Completed 19 years	15 hours per month
Completed 24 years	16 hours per month
Completed 29 years	17 hours per month
Completed 35 years	18 hours per month

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