

# Benefits Package



**Star of the West Milling Co.**

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| <b>Medical &amp; Dental Plan BCBS</b>  | <b>Vision Plan VSP</b>  | <b>Health Savings Account (HSA) Bank of America</b>   | <b>Vacation &amp; Sick Pay</b>   |
|--|---|---|--|
| <p><b>Single</b></p> <ul style="list-style-type: none"> <li>\$1,600 Deductible</li> <li>20% Co-Pay</li> <li>\$2,250 Max OOP</li> <li>\$20.19 cost/week</li> </ul> <p><b>2-Person</b></p> <ul style="list-style-type: none"> <li>\$3,200 Deductible</li> <li>20% Co-Pay</li> <li>\$4,500 Max OOP</li> <li>\$40.38 cost/week</li> </ul> <p><b>Family</b></p> <ul style="list-style-type: none"> <li>\$3,200 Deductible</li> <li>20% Co-Pay</li> <li>\$4,500 Max OOP</li> <li>\$50.00 cost/week</li> </ul> <p><b>*OPTing Out?</b> YOU are paid \$34.61/week</p> <p>Max dental coverage is \$1500/year and excludes orthodontics</p> | <p><b>Single</b></p> <ul style="list-style-type: none"> <li>\$1.15 cost/week</li> </ul> <p><b>2-Person</b></p> <ul style="list-style-type: none"> <li>\$2.31 cost/week</li> </ul> <p><b>Family</b></p> <ul style="list-style-type: none"> <li>\$3.46 cost/week</li> </ul> <p><b>*OPTing Out?</b> YOU receive a \$250 reimbursement/year.</p> <p>Employees can rollover up to \$250/year - amount to not exceed \$500/year</p> | <p>Star of the West will pay a weekly contribution:</p> <p><b>Single</b></p> <ul style="list-style-type: none"> <li>\$750 per year</li> <li>\$14.42/week</li> </ul> <p><b>2-Person</b></p> <ul style="list-style-type: none"> <li>\$1,500 per year</li> <li>\$28.85/week</li> </ul> <p><b>Family</b></p> <ul style="list-style-type: none"> <li>\$1,500 per year</li> <li>\$28.85/week</li> </ul> <p><b>*OPTed out of Medical/Dental?</b> You will NOT be enrolled in an HSA account or receive the weekly contribution</p> | <p>120 Days = 5 Days<br/>                 2 to 4 years = 10 Days<br/>                 5 to 10 years = 15 days<br/>                 11 years = 16 days<br/>                 12 years = 17 days<br/>                 13 years = 18 days<br/>                 14 years = 19 days<br/>                 15+ years = 20 days</p> <p>*Vacation is based on years employed</p> <p>40 hours of sick pay is available to full time employees each year. Eligible the 1st of the month after 30 days.</p> <p>For Michigan employees only:</p> <ul style="list-style-type: none"> <li>All MI employees are eligible for sick time under Michigan's Earned Sick Time Act (ESTA)</li> <li>Each calendar year, full time employees will receive 72 hours of Sick MI</li> <li>Sick MI time will be available for use after 120 days of employment as required by ESTA</li> </ul> |

## Other Benefits:

### 401k

*Sentinel Financial Group*

Employees must have at least 1 month of service as of July 1 to receive the company contribution the following January. Must be active 12/31.

### Profit Sharing

Eligible after 1 full calendar year of employment. Must be active at time of pay out.

### Wellness Program

Earn your yearly medical premium back by participating in monthly programs & challenges. Must be active at time of pay out.



**STAR OF THE WEST**  
MILLING CO.

### STD/LTD & Life Insurance

*Metropolitan Life Insurance Company (MetLife)*

Short Term = 4 weeks full pay & 6 month coverage at 70% pay  
 Long Term = Paid 66.67% through MetLife

### Tuition Reimbursement

Job related courses will be reimbursed at 100%. Non-job related degree will be reimbursed at 20%. Maximum amount reimbursed per calendar year is not to exceed \$5,250/employee.