



FULL-TIME BENEFIT SUMMARY

HEALTH

- Employees are eligible for coverage after ninety (90) days of employment
- Premium for employee only coverage is paid in full by the Nation
- Dependent coverage may be purchased at the following rates:
 - Employee + 1 child: \$65.00 per month
 - Employee + spouse: \$85.00 per month
 - Employee + family: \$100.00 per month
- Plan Deductibles:
 - Individual: \$600.00 per calendar year
 - Family: \$900.00 per calendar year
- Out of Pocket Maximums:
 - Individual: In-network: \$1,700.00 Out-of-network: \$4,500.00
 - Family: In-network: \$3,000.00 Out-of-network: \$7,800.00
- Prescription Plan:
 - Generic: \$5.00 co-pay
 - Preferred: \$25.00 co-pay
 - Non-preferred: \$40.00 co-pay
 - Specialty: \$50.00 co-pay
- Visit co-pays:
 - Primary: In-network: \$20.00 Out-of-network: 40% of usual & customary
 - Specialist: In-network: \$40.00 Out-of-network: 40% of usual & customary
 - Urgent Care: In-network: \$25.00 Out-of-network: 40% of usual & customary
 - Emergency Room: In-network: \$100.00 Out-of-network: 40% of usual & customary
- Coinsurance:
 - In-network: 20% after deductible
 - Out-of-network: 40% after deductible
- Vision: \$125.00 per calendar year
- Dental: \$1,500.00 per calendar year

LIFE INSURANCE

- Employees are eligible after ninety (90) days of employment
- Premium is paid in full by the Nation
- Basic Life Insurance in the amount of two times your base annual earnings to a maximum of \$500,000.00

- Accidental Death and Dismemberment in the amount of four times your base annual earnings to a maximum of \$1,000,000.00
- If elected to participate in full time dependent health insurance, the Nation will provide a \$5,000.00 basic life insurance benefit for spouse and a \$2,000.00 basic life insurance benefit for dependent child(ren)

SHORT TERM DISABILITY

- Employees are eligible to apply after a minimum of one (1) year of employment and having worked a minimum of 1,250 hours in the previous twelve (12) month period
- Pays employees up to 80% of your base annual earnings up to a maximum of \$750.00 per week after all leave balances are exhausted
- If it is a tipped position, pay will include at tip average during the first eight (8) weeks of disability only
- Benefits begin on the 8th day of disability and after all leave balances are exhausted
- Benefits are payable up to twenty-six (26) weeks per 12 month period
- Must be in active treatment with a physician
- Each application must be reviewed and approved by the Insurance Committee

LONG TERM DISABILITY

- Employees are eligible for coverage after one hundred eighty (180) days of continuous disability
- Benefits pay up to 60% of your base annual earnings up to a maximum of \$10,000.00 per month
- If approved may be eligible until normal retirement age under Social Security if disability occurs before age 61. If disability occurs after age 61, benefits would be paid according to a benefit duration schedule.
- Each application must be reviewed and approved by Unum

CATASTROPHIC LEAVE

- Full time employees are eligible for coverage after a minimum of one (1) year of employment and having worked a minimum of 1,250 hours in the previous twelve (12) month period
- Employees may apply when a catastrophic illness or injury of themselves or immediate family arises
- Pays employees up to 80% of your base annual earnings up to a maximum of \$750.00 per week after all leave balances are exhausted
- If approved, employees may work an intermittent schedule as situation or illness permits
- Each application must be reviewed and approved by Executive level

FMLP

- Employees are eligible for coverage after a minimum of one (1) year of employment and having worked a minimum of 1,250 hours in the previous twelve (12) month period
- This unpaid benefit provides protected leave for up to twelve (12) weeks per twelve (12) month period for the birth, adoption or foster placement of a child or a serious health condition of an employee or immediate family member
- If approved, employees may work an intermittent schedule as situation or illness permits
- Each application must be reviewed and approved by Insurance Committee

401k BENEFITS

- Employees are eligible to participate after six (6) months of employment
- The Nation matches up to 5% with employees becoming vested immediately

CAFETERIA PLAN

- Employees are eligible to participate after ninety (90) days of employment
- Flexible spending accounts for medical or dependent care

SUPPLEMENTAL BENEFITS

- Employees are eligible to purchase supplemental policies within the first ninety (90) days of employment
- Supplemental benefits available for purchase/participation:
 - Dental-offered by Ameritas Group
 - Accidental-offered by Colonial
 - Critical Illness-offered by Colonial
 - Vision-offered by VSP
 - Term Life Insurance-offered by Unum
 - Universal Life Insurance-offered by EBS
 - Legal Services-offered by LegalShield

For more information on any of the above, please contact the Benefits Division at 580-559-0760 or email benefits@chickasaw.net

ANNUAL LEAVE

Annual leave is accrued vacation leave, with pay, which has been earned. Full time regular employees shall earn annual leave as follows:

- 1 to 3 years 10 days (two weeks)—accrued @3.08hrs/pay period
- 4 to 12 years 15 days (three weeks)—accrued @4.62hrs/pay period
- 13 years and up 20 days (four weeks)—accrued @6.15hrs/pay period

SICK LEAVE

Sick leave is authorized time off from work with pay for all eligible full time employees based upon length of service as follows:

- 1 to 3 years: 8hrs/month (12 days)—accrued @3.69/pay period
- 4 years and up: 10hrs/month (15 days)—accrued @4.62hrs/pay period

EMPLOYEE BIRTHDAY

All employees are eligible to receive a day off for their birthday with pay within the same pay period in which their birthday falls

PAID HOLIDAYS

All full time employees are eligible for eight (8) hours holiday pay immediately upon hire for holidays recognized by the Chickasaw Nation:

- New Year's Day
- Martin Luther King, Jr. Day
- Presidents' Day
- Good Friday
- Memorial Day
- Independence Day
- Labor Day
- Piomingo Day
- Veterans Day
- Thanksgiving Day
- Christmas Day
- And other days as may be declared by the Governor

MILITARY LEAVE

- All employees who are members of the National Guard or reserve component of the United States Armed Forces are eligible upon hire
- Employees required to participate in training will be paid up to fifteen (15) days annually
- Employees called for active duty who are members of the National Guard or reserve component of the United States Armed Forces will be supplemented by the Nation for difference between an employee's military pay and the employee's normal base pay

JURY DUTY

All employees upon hire are entitled to a leave of absence with pay if they appear during their regular work day in obedience to a subpoena or direction by proper authority or if they appear as a witness or a jury member

EMPLOYEE INCENTIVE PROGRAM

- Cost of the program is paid 100% by the Nation
- Employees are eligible to participate as of October 1st after they are hired to be paid out following the next October
- Program provides each employee an opportunity to set goals for themselves and if completed are eligible to receive an additional 6% of their annual income each year

TUITION/CONTINUING EDUCATION ASSISTANCE

Allows full time employees to receive reimbursement for up to nine (9) hours per semester or maximum \$4,500.00 per calendar year for tuition and fees to an accredited university

EMPLOYEE ASSISTANCE PROGRAM

- Cost of the program is paid 100% by the Nation
- Program provides each employee as well as their extended family assistance 24 hours a day, seven (7) days a week

AT&T DISCOUNT

Employees receive a 20% monthly service discount

BEDRE DISCOUNT

All employees are eligible for a 5% discount on all items sold in the Bedre Retail stores in Ada and Pauls Valley

MARRIOTT HOTELS

- Government Rates – Log onto <https://www.marriott.com/specials/govtmil/default.mi>. When you check in you will have to show your Work ID and Driver's License.

SAMS CLUB MEMBERSHIP

Group discount rates offered annually

STAPLESADVANTAGE.COM

- Employee purchase program details:
- Only purchases ordered through StaplesAdvantages.com are eligible to receive your company's pricing.
- Minimum order 450 delivered right to your home.
- Only your personal credit card may be used for payment.
- All orders must ship to a residential address.
- All orders ship prepaid via UPS ground at no charge to you.

To register go to: <http://register.staplesadvantage.com/c/s?RegFromId=920818>

Then order through: www.StaplesAdvantage.com