

KETCHIKAN INDIAN COMMUNITY

2015 Fringe Benefits

AFLAC – Supplemental Benefits & Section 125 Plan (see page 4)

- Enter the plan the first of the following month after meeting 30 day eligibility;
- Open enrollment every March;
- Employee contributions are pre-tax except for wage replacement policy which is taken after taxes.

Health Insurance (Federal Employee Health Benefit (FEHB) Program -see page 3)

- Permanent Employees eligible immediately upon hire;
- Work a minimum of twenty (20) hours every week;
- Open enrollment mid-November to mid-December;
- KIC pays approx.72% - 75% premium payment for both individual or employee and family;
- Employee contributions are pre-tax;
- TCC offered upon separation from KIC's employment.

Principal Financial Group Plan- Dental/Vision Group Plan

- Permanent employees enrolled in FEHB are automatically eligible;
- KIC pays 100% premium payment for both individual or employee and family;
- COBRA offered upon separation from KIC's employment.

Life Insurance American Mutual Funds

- Be a fulltime, Permanent Employee;
- Eligible after three (3) months of service from permanent hire date;
- Enroll after fulfilling eligibility, based on the plans quarters: *February, May, August, and November*;
- KIC pays 2.5% of employee's gross wages into the account on a quarterly basis towards either a life insurance policy or mutual fund investment account.

401-K Retirement Plan – Great West Life| Empower

- Eligibility is one (1) year of service and work 1,000 hours in twelve month period;
- Age 18;
- Enter plan next entry date after fulfilling eligibility, done on a quarterly basis: *January, April, July, and October*;
- KIC contributes 7.5% of employee's gross wages into account;
- Employee can contribute into the plan after eligibility is met; Contribution cap of \$18,000 per year for Employee. If over 50 you can contribute an additional \$6,000;
- Employee payroll 401k contribution deductions are pre-tax.

Personal Time Off (PTO) Accrual Rates

PTO covers any permanent employee request for vacation, illness, medical appointments and personal time off. Caps at 480 hours

- Less than two (2) years of service: 9.84 hours accrued monthly (approx.. 118/hours)
- Two (2) to five (5) years of service: 12.92 hours accrued monthly (approx.. 155/hours)
- Five plus (5+) years of service: 16.00 hours accrued monthly (approx.. 192/hours)

Family Medical Leave Act (FMLA)

An employee who (1) has been employed by the Tribe for at least one year, and (2) has worked at least 1,250 hours for the Tribe in the preceding 12 months, may be entitled to unpaid leave of absence for any of the following reasons:

- A) the birth of a child to the employee and/or to care for a newborn child within 12 months of the child's birth;
- B) the placement of a child with the employee for adoption or foster care and/or to care for the child within 12 months of the placement;
- C) the treatment of a serious health condition that makes the employee unable to perform his or her job for the Tribe;
- D) to care for the employee's spouse, child or parent who has such a serious health condition.
















Upon the expiration of an approved family/medical leave (up to twelve weeks), the employee normally will be returned to the same or an equivalent position with the Tribe.

Worker Compensation

















An employee must immediately report any injury incurred while on the job, regardless of how slight the injury may be to his/her supervisor. Appropriate forms must be completed and submitted to the Human Resource Department.

Employees failing to report accidents or injuries may not be eligible for benefits to which they may be entitled. If a benefited employee is unable to work as a result of injury or accident, accumulated PTO will be used for that period not covered by Worker's Compensation.













Nationwide [Fee-for-Service](#) Open to All

Plan	Plan Code	Plan Brochure	Patient Safety	2015 Changes	2015 Rates	Directory	Plan Website
Blue Cross and Blue Shield Service Benefit Plan Nationwide	10	 [1.54 MB]		 [1.54 MB]	 [1.54 MB]	Go (external link)	Go (external link)
Blue Cross and Blue Shield Service Benefit Plan Nationwide	11	 [1.54 MB]		 [1.54 MB]	 [1.54 MB]	Go (external link)	Go (external link)
GEHA Benefit Plan Nationwide	31	 [1.39 MB]		 [1.39 MB]	 [1.39 MB]	Go (external link)	Go (external link)
NALC Nationwide	32	 [1.55 MB]		 [1.55 MB]	 [1.55 MB]	Go (external link)	Go (external link)
GEHA High Deductible Health Plan Nationwide	34	 [1.39 MB]		 [1.39 MB]	 [1.39 MB]	Go (external link)	Go (external link)
MHBP - Value Plan Nationwide	41	 [1.39 MB]		 [1.39 MB]	 [1.39 MB]	Go (external link)	Go (external link)
SAMBA Nationwide	44	 [1.34 MB]		 [1.34 MB]	 [1.34 MB]	Go (external link)	Go (external link)
MHBP - Std Nationwide	45	 [1.39 MB]		 [1.39 MB]	 [1.39 MB]	Go (external link)	Go (external link)
APWU Health Plan Nationwide	47	 [1.5 MB]		 [1.5 MB]	 [1.5 MB]	Go (external link)	Go (external link)
MHBP - Consumer Option Nationwide	48	 [1.37 MB]		 [1.37 MB]	 [1.37 MB]	Go (external link)	Go (external link)
NALC Value Option Nationwide	KM	 [1.55 MB]		 [1.55 MB]	 [1.55 MB]	Go (external link)	Go (external link)

Nationwide [Fee-for-Service](#) Plans Open Only to Specific Groups

Plan	Plan Code	Plan Brochure	Patient Safety	2015 Changes	2015 Rates	Directory	Plan Website
Rural Carrier Benefit Plan Specific Areas	38	 [1.3 MB]		 [1.3 MB]	 [1.3 MB]	Go (external link)	Go (external link)
Foreign Service Benefit Plan	40	 [1.38 MB]		 [1.38 MB]	 [1.38 MB]	Go (external link)	Go (external link)
Compass Rose Health Plan Specific Areas	42	 [1.3 MB]		 [1.3 MB]	 [1.3 MB]	Go (external link)	Go (external link)
Panama Canal Area Benefit Plan Specific Areas	43	 [1.23 MB]		 [1.23 MB]	 [1.23 MB]	Go (external link)	Go (external link)

State Specific [HMO](#), [HDHP](#) and [CDHP](#) Plans

Plan	Plan Code	Plan Brochure	Patient Safety	2015 Changes	2015 Rates	Directory	Plan Website
Aetna Healthfund HDHP Most of Alaska	22	 [1.56 MB]		 [1.56 MB]	 [1.56 MB]	Go (external link)	Go (external link)
Aetna HealthFund CDHP and Value Plan Most of Alaska	JS	 [1.5 MB]		 [1.5 MB]	 [1.5 MB]	Go (external link)	Go (external link)
Aetna Direct Most of Alaska	N6	 [1.56 MB]		 [1.56 MB]	 [1.56 MB]	Go (external link)	Go (external link)

Aflac
Ask about it at work.


NYSE | AFL 63.55 0.05 ↑


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Required on insurances not taken

- Declination form medical; AFLAC; Principal Financial Group