

2021 BENEFITS OVERVIEW



Sturdy Memorial offers a newly enhanced benefits program combined with a generous compensation package designed to meet the diverse needs of our employees. Eligibility for certain benefits requires an employee to be scheduled for 20 or more hours per week.



HEALTH INSURANCE Tuft's Health Plan



DENTAL PLAN Delta Dental PPO

- Coverage begins 1st day of month following hire
- Individual & family coverage
- No deductibles
- Prescription drug coverage with Optum Rx
- Wellness Resources and fitness reimbursement benefit
- Coverage begins 1st day of the month following hire
- 2 Plan options (basic/high)
- In and out of network coverage
- 100% coverage for preventative services



ANCILLARY INSURANCE



RETIREMENT BENEFITS

- Employer-paid Life Insurance
- Employer-paid Long-Term Disability Insurance
- Voluntary Accident Insurance
- Voluntary Short-Term Disability Insurance
- Voluntary Supplemental Life Insurance
- Voluntary Vision Insurance

- - Pension Plan defined benefit, 100% employer-funded
 - 403(b) Plan with employer match
 - Edelman Financial Engines financial & retirement planning



TUITION ASSISTANCE

- Maximum reimbursement of \$2,000 per year for eligible education expenses
- Eligibility after 3 months completed service

STUDENT LOAN FORGIVENESS (RN Positions Only)

- Provides reimbursement toward current student loan payments
- Eligibility is \$15,000 total over a 5 year period

ADDITIONAL BENEFITS

- 10 Paid Holidays
- Earned Time/Paid Time Off (PTO)
- Health and Dependent Care Flexible Spending Accounts (FSA)
- Cell Phone Discounts
- Pet Health Insurance
- **Identity Theft Protection**

EMPLOYEE ASSISTANCE PROGRAM

- Free, confidential employee assistance and work-life program for employees and their families
- Provides consultation and referral services for emotional health, parenting, financial, legal and more

For more information, please contact the **Human Resources Department** at 508-236-8850 or via email at benefits@sturdymemorial.org