BENEFITS @SIF

MORE THAN JUST A PAYCHECK

MEDICAL INSURANCE

- SIF offers 3 medical plan options with comprehensive coverages & different levels of out-of-pocket expenses and premium contribution rates.
- See attached for details.

VISION BENEFITS

- Each medical plan includes Vision Benefits administered through Vision Service Plan (VSP). Adult plan members, using a VSP provider (including Walmart & Costco), will only pay a $20 copay for an eye exam and receive a frame allowance up to $130.
- Pediatric vision is covered at 100%.

DENTAL INSURANCE

- All preventative dental services are covered at 100%. Diagnostic & basic dental services are covered at 80% with in-network providers.
- Plan year benefit of $1,500.
- One year waiting period for child orthodontia services.

FLEXIBLE SPENDING ACCOUNTS

- Health Care Flexible Spending Accounts (HCFSA) and/or Day Care Flexible Spending Accounts (DCFSA) allow you to use pre-tax dollars to pay for expenses not covered by health insurance (i.e. copayments, deductibles, prescriptions) and/or dependent care expenses.

HEALTH SAVINGS ACCOUNT

- An HSA, or Health Savings Account, is a unique tax advantaged account that can be used to pay for current or future healthcare expenses, when combined with a qualified High-Deductible Health Plan (HDHP). An annual Employer contribution is included.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

- Provides access to confidential, short-term counseling to help you & your family members handle concerns before they become major issues.
- The program includes up to six visits per person, per concern, per plan year with no copayment required.

BASIC LIFE INSURANCE & ACCIDENTAL DEATH & DISMEMBERMENT

- Life insurance, equal to 1x your annual salary, as well as a $10,000 spouse and $5,000 child benefit, is provided by SIF at no cost to you. AD&D provides a percentage of annual salary for certain serious physical losses, including loss of life, due to a covered accident.

SHORT & LONG TERM DISABILITY

- Included in the Basic Life policy at no cost. When you are unable to work because of an illness (including pregnancy) or injury, you may be eligible for disability benefits which can provide a source of continuing income & continued access to group insurance coverages for a period of time.

VOLUNTARY TERM LIFE INSURANCE

- You may purchase additional term life insurance up to 3x their annual salary, as well as additional spouse and dependent coverage.

PROFESSIONAL DEVELOPMENT

- SIF will cover up to $2500 in a calendar year for job/industry-related certifications and licenses, as well as $2500 towards college/university coursework.

This is only an overview of the benefits offered by SIF. Detailed benefits, plan coverage, eligibility, premiums, and more, will be covered during your new hire orientation. Additionally, benefit information can be located at ***https://ogi.idaho.gov****.*

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