



# Crew Benefits 2022

This list is an overview and may not be inclusive of all employee benefits offered by LSCU.

**FLEXIBLE WORK ARRANGEMENT:** Employees in a position requiring no Member face-to-face interaction may participate in a Flexible Work Arrangement (FWA). A FWA allows an employee to choose to work from home, the office, or a combination of both.

**HEALTH INSURANCE:** Employees are eligible to choose a health insurance plan from four options provided through the United Healthcare All Savers Plan. Full-time employees regularly scheduled to work 40 hours per week are eligible for health insurance effective the first of the month following 60-days of employment.

Plan and rates are effective May 1, 2022 through April 30, 2023.

Two plan types available to choose from:

- **Health Savings Account (HSA)** - Offers coverage at 100% after satisfying the \$6,350 annual individual deductible or \$12,700 family deductible. Through a Health Reimbursement Agreement (HRA), LSCU will reimburse up to \$1,350 after the employee satisfies the first \$5,000 of the deductible amount.
- **Co-Pay Plan** - Provides coverage at 80% after satisfying the \$5,000 annual individual deductible or \$10,000 family deductible. Through a Health Reimbursement Agreement (HRA), LSCU will reimburse up to \$3,000 after the employee satisfies \$2,000 of the deductible amount.

## Exclusive Provider Organization (EPO)

[www.myallsavers.com](http://www.myallsavers.com) | UHC Choice Network

- **EPO HSA** - LSCU pays 100% of the monthly premium for employee coverage & pays 60% for dependent coverage. In addition, LSCU contributes \$57.69 per pay period (\$1,500 annually) for employee coverage or \$92.31 (\$2,400 annually) for employee/dependent or family coverage to the employee's Health Savings Account. Additional pre-tax contributions may be made to the HSA (up to annual maximum) by the employee.
- **EPO Co-Pay** - LSCU pays 80% of the monthly premium for employee coverage & 40% for dependent coverage.

## Health Maintenance Organization (HMO)

[www.myallsavers.com](http://www.myallsavers.com) | Charter HMO Network

- **HMO HSA** - LSCU pays 100% of the monthly premium for employee coverage & pays 75% for dependent coverage. In addition, LSCU contributes \$57.69 per pay period (\$1,500 annually) for all levels of coverage to the employee's Health Savings Account. Additional pre-tax contributions may be made to the HSA (up to annual maximum) by the employee.
- **HMO Co-Pay** - LSCU pays 80% of the monthly premium for employee coverage & 50% for dependent coverage.

	Exclusive Provider Organization (EPO)		Health Maintenance Organization (HMO)	
	EPO HSA	EPO Co-Pay	HMO HSA	HMO Co-Pay
E	\$ -	\$ 46.14	\$ -	\$ 42.51
ES	\$ 88.85	\$ 189.28	\$ 51.09	\$ 151.81
EC	\$ 72.70	\$ 163.25	\$ 41.80	\$ 131.94
FAMILY	\$ 169.62	\$ 319.40	\$ 97.54	\$ 251.17

**Opt Out Benefit** – LSCU will compensate an employee who opts-out of the LSCU group health insurance plan \$50 per pay period (\$1,300 per year). Proof of other coverage is required.

**DENTAL INSURANCE:** A dental PPO plan is provided by Guardian the first of the month following 60-days of employment to employees regularly scheduled to work 40 hours per week. *LSCU provides employee coverage at no cost & pays 50% of the monthly premium for dependent coverage.*

**VISION INSURANCE:** Provided through Guardian effective the first of the month following 60-days of employment to employees scheduled to work 40 hours per week. Exams, lenses & contacts available every 12 months, frames every 24 months. *LSCU pays employee & dependent coverage at 50% of the monthly premium.*

EMPLOYEE BI-WEEKLY PREMIUMS		
	Dental	Vision
E	\$ -	\$ 1.52
ES	\$ 8.20	\$ 2.86
EC	\$ 9.49	\$ 3.01
FAMILY	\$ 18.55	\$ 4.41

**FLEXIBLE SPENDING ACCOUNT:** The following plans are offered through National Benefit Services (NBS):

- **Premium Only Account** – Employee premiums are deducted on a pre-tax basis, allowing taxable income to be reduced...this means employees pay less in taxes and have more take-home pay.
- **Medical Reimbursement Account** – Employees may set aside up to \$2,850 of pre-tax income for out-of-pocket medical & dental expenses such as deductibles, insurance & RX co-pays, eye care, etc. (Not available with HSA health insurance plan.)
- **Dependent Reimbursement Account** – Employees may set aside up to \$5,000 of pre-tax income to pay for eligible dependent care services, such as child or adult daycare.

**BASIC LIFE/AD&D INSURANCE:** To assist your family through the financial burden that would result from your death, LSCU provides life insurance, through Guardian, equal to one times your annual salary. Coverage starts the first of the month following 60-days of employment for full-time employees. *Provided by LSCU at no charge.*

**VOLUNTARY LIFE/AD&D INSURANCE:** Additional Life/AD&D may be purchased through Guardian at the employees' expense. Premiums are deducted bi-weekly.

**SHORT-TERM DISABILITY INSURANCE:** Our short-term disability insurance, provided by Guardian, will pay a weekly disability benefit after a 14-day elimination period when unable to perform your job due to injury or illness. Benefit is 60% of weekly earnings, up to a maximum of \$1,000 per week. Employees assigned to the Senior Management class (Vice President and above), will receive a benefit of 60% of weekly earnings, up to a maximum of \$2,000 per week after a 30-day elimination period. Coverage starts the first of the month following 60-days of employment. *Provided by LSCU at no charge.*

**LONG TERM DISABILITY INSURANCE:** After your disability continues for 90 days, an employee is eligible for long-term disability benefits provided by Guardian. Monthly benefits are paid at 60% of monthly earnings, up to a maximum of \$6,000 per month. Employees assigned to the Senior Management class (Vice President and above), will receive a monthly disability benefit paid at 66.67% of monthly earnings, up to a maximum of \$10,000 per month. Coverage starts the first of the month following 60-days of employment for full-time employees. *Provided by LSCU at no charge.*

**ANCILLARY PRODUCT COVERAGE:** Additional products provided by Guardian, at no cost to the employee, include College Tuition Benefit, Will Prep, WorkLifeMatters Employee Assistance Program, and Oral Health Rewards.

**401(K):** LSCU offers a competitive 401(K) plan with numerous investment options. Employees are eligible to enroll the first of the month following 90-days of employment. *LSCU matches 100% up to 4% of employees' contribution.*

**PAID TIME OFF (PTO):** Employees accrue PTO from date of hire based on years of service ranging from 18 - 30 days for full-time, non-senior management employees.

**FLEXIBLE PAID TIME OFF (PTO):** Employees in a Senior Management position (Vice President and above) receive unlimited paid time off.

**HOLIDAYS:** Employees receive 11 paid holidays per year.

**FAMILY & PET BEREAVEMENT LEAVE:** Employees receive either a one day or three day paid leave dependent upon the family relationship. A one day bereavement leave is also given for the loss of a family pet.

**INCENTIVE PLAN:** An incentive plan is in place for certain positions to reward employees for achieving individual performance goals.

**SUCCESS SHARING:** An annual bonus plan based on the achievement of corporate goals determined each plan year paying out up to 5% of an employee's base compensation. The 2022 max payout is 3%.

**CREDIT UNION MEMBERSHIP** – Upon hire date, qualified employees are eligible for membership, with attendant benefits, in Lone Star Credit Union. Attendant benefits include:

- Texas Heritage Checking Account with no monthly service charge
- Free stop payments
- Free domestic wire transfers
- Free cashier's checks
- Free replacement debit card
- Free gift cards
- Annual skip pay fee waived
- 0.25% loan discount off qualifying rate (not to go below lowest offered rate; secured loan, home equity, mortgage, credit card excluded)
- \$250 Discount on GAP, MCP, DPW &/or Warranty product

**HOME OFFICE PURCHASE ASSISTANCE** – After 90-days of employment, this program offers employees a zero percent loan up to \$2,500 to be used towards the purchase of a home office and computer system.

**DRESS CODE ASSISTANCE** – Eligible upon hire, this program offers employees a zero percent loan up to \$500, to be used towards the purchase of business attire.

**EDUCATIONAL ASSISTANCE** - After 90-days of employment, this program offers employees a zero percent loan, to be used for college tuition, fees and/or textbooks, continuing education courses, or specialty designation courses pertaining to the credit union industry, i.e., CCUE.

**COMMUNITY INVOLVEMENT VOLUNTEER PROGRAM** - The LSCU Volunteer Program demonstrates the credit union's support for its employees' volunteer efforts and their commitment to give back to the community. LSCU will pay for time away from work for both full-time and part-time employees for eligible volunteer activities up to a calendar year maximum (maximum hours range from 8 – 24 per year).