



2025 Employee Benefit Highlights

Eligibility

- **Medical, dental, and vision benefits start the first of the month following date of hire.**
- **All other benefits start the first of the month following 60 days of employment.**
- Part time employees assigned 20 to 29 hours per week.
- Full time employees assigned 30 or more hours per week.
- Dependent Child(ren), Spouse or Domestic Partner coverage available

Health and Welfare Benefits

- **Medical/Rx - *UMR and Navitus***
 - Three Plan options: HDHP (High Deductible Health Plan with HSA), Base Plan PPO, and Buy-Up Plan PPO
 - Utilizing the United HealthCare Choice Plus provider network with special discounts for using the El Rio preferred network
 - Not all services available under the El Rio preferred network
 - Includes Prescription Coverage with advantages when utilizing El Rio's convenient Retail Pharmacy
- **El Rio Employee Appointment Scheduling & Telemedicine: 520.670.3909**
 - For **urgent** medical and dental needs, you can contact our VIP line for quick assessment of symptoms over the phone and be directed to the appropriate level of care - **520.309.3117**.
- **Health Savings Account (HSA) - *Optum Bank***
 - For employees enrolled in the High Deductible Health Plan (HDHP)
 - El Rio contributes \$50 for employee only coverage and \$100 for family coverage per pay period.
- **Employee Assistance Program - *Curalinc Healthcare* – 6 sessions per member: 888.881.5462**
- **Dental - *Delta Dental of AZ*, Two Plan options: Base PPO plan and Buy-Up PPO Plan**
- **Vision - *Avesis Vision*, Two Plan options: Base Plan and Buy-Up Plan**
- **Flexible Spending Account (FSA): *UMR***
 - Health Care FSA and Dependent Care FSA; Limited Purpose FSA available to those electing the HDHP.
- **Life Insurance and Accidental Death & Dismemberment - *Unum***
 - Basic Life 100% employer paid at 2x annual salary to a maximum of \$500,000.
 - Additional Voluntary Employee, Spouse/Domestic Partner & Child Life, and AD&D Employee or Family
- **Short Term Disability - *Unum***
 - Base Option 100% employer paid. Benefit is 60% of weekly earnings to a maximum of \$2,500/week. Benefits begin after a 44-day elimination period and are payable for up to 19 weeks. A second plan option is also available to buy-up to a 14-day elimination period.
- **Long Term Disability - *Unum***
 - 100% employer paid; 60% of earnings; begins after 180-day elimination period.
- **403(b) Retirement Plan – *The Standard***
 - All Full and Part time employees are automatically enrolled in the 403(b)-retirement plan on their first day of employment and will have 6% of their gross pay deducted from their paychecks, unless you designate a change or opt out. Employee deductions are on a pre-tax basis, an after-tax Roth option is also available.
 - El Rio Health contributes 1.5% of your gross wages and matched up to 3% for employees who work at least 20 hours/week. Contributions begin after six months of employment.
- **Additional Fringe Benefits**
 - Accident, Critical Illness, and Hospital Indemnity – *Unum*

Paid Time Off (PTO)

- Group I:
 - Up to 2 years seniority: 9.23 hours/pay period / 30 days annually.
 - <5 years seniority: 10.46 hours/pay period / 34 days annually.
 - <10 years seniority: 11.08 hours/pay period / 36 days annually.
 - >11 years seniority: 11.69 hours/pay period / 38 days annually.
- Group II:
 - Up to 2 years seniority: 8 hours/pay period / 26 days annually.
 - <5 years seniority: 9.23 hours/pay period / 30 days annually.
 - <10 years seniority: 10.46 hours/pay period / 34 days annually.
 - 10 but <15 years seniority: 11.08 hours/pay period / 36 days annually.
 - >15 years seniority: 11.69 hours/pay period / 38 days annually.