



## Protecting Life and Our Environment 2023 - 2024 Employee Benefits

1. **Sick Time** – Per New York State law, up to 1 week (40 hours) for full time and part time employees
  - Starts immediately upon hire
  - Prorated to calendar year date (e.g., end of June hire would be prorated to 20 hours)
  - Renews (for 40 hours) at beginning of new calendar year
  
2. **Paid Time Off (PTO):**
  - **Exempt:** Unlimited
  - **Full Time Hourly:**
    - 1 week (for all new employees) up to 4 weeks
      - Starts after 3 month probation
      - Renews on work anniversary or hire date
  
3. **9 Paid Holidays:**
  - New Year Day
  - Good Friday **or Floating Holiday**
  - Juneteenth **or Floating Holiday**
  - Memorial Day
  - Independence Day
  - Labor Day
  - Thanksgiving Day & Day After
  - Christmas Day
  
4. **Medical Insurance: Excellus BCBS (New Rates effective 12/1/2023)**
  - OTM pays \$312.90/mo. (single) - \$486.63/mo. (Subscriber & or Family) towards medical coverage. Below are provider rates and (employee cost):
    - Single - \$511.08/mo. (Employee's cost: \$45.73/wk.)
    - Subscriber & Spouse - \$1,022.16/mo. (Employee's cost: \$123.58/wk.)
    - Subscriber & Child(ren) - \$868.84/mo. (Employee's cost: \$88.20/wk.)
    - Family - \$1,456.58/mo. (Employee's cost: \$223.83/wk.)
  
5. **Dental Insurance: Principal (New Rates effective 12/1/2023)**
  - OTM pays 50% towards dental coverage. Below are provider's rates and (employee's cost):
    - Employee - \$29.84/mo. (Employee's cost = \$3.44/wk.)
    - Employee + 1 - \$60.57/mo. (Employee's cost = \$6.99/wk.)
    - Employee + Child(ren) - \$67.52/mo. (Employee's cost = \$7.79/wk.)
    - Family - \$102.76/mo. (Employee's cost = \$11.86/wk.)

Delta Dental: Add-On Coverage. Rates are based on which tier you choose. It is fully sponsored (paid for) by the employee.



Division of Minority  
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### 6. Vision: Davis Vision

- OTM pays 75% of each coverage.
- Employee Only - \$4.00/mo. - (Weekly cost - \$0.23/wk.)
- Employee + One - \$7.20/mo. - (Weekly cost - \$0.42/wk.)
- Employee + Child(ren) - \$7.61/mo. - (Weekly cost - \$0.44/wk.)
- Employee + Family - \$12.00/mo. - (Weekly cost - \$0.69/wk.)

### 7. NYS Short Term & Long-Term Disability

- Cash benefits are 50% of a claimant's average weekly wage, but no more than the maximum benefit allowed, currently \$170 per week

### 8. Enhances Short & Long-Term Disability (for supervisors/managers)

- 60% of weekly wage up to \$1200/wk. Company pays for this at no cost to employee

### 9. Life Insurance: Principal

- OTM provides \$20,000 of coverage for each full-time employee AT NO COST TO EMPLOYEE
- Rates for additional coverage are based on age and are fully sponsored (paid for) by the employee

### 10. 401k: Charles Schwab

- OTM will make a matching contribution of 50% of the employee's contribution up to a total employee contribution of 10% (of weekly wages).
  - As an example, if you contribute 8%, OTM will contribute 4%. If you contribute 10%, OTM will contribute 5%. If however, you contribute 15%, OTM will contribute 5% (as this 5% is the OTM cap).
- All employees are automatically enrolled at 4% but can change their enrollment percentage, up or down if they choose.

### 11. Aflac Insurance