Protecting Life and Our Environment

2025 - 2026 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 hire date/work anniversary date

3. **Paid Holidays:**
   1. New Year Day
   2. Juneteenth (or Floating Holiday)
   3. Memorial Day
   4. Labor Day
   5. Thanksgiving Day
   6. Thanksgiving Day After (or Floating Holiday)
   7. Christmas Eve (or Floating Holiday)
   8. Christmas Day

4. **Medical Insurance: Excellus Blue Cross Blue Shield (BCBS) (New Rates effective 12/1/2025)**

   - **Employee Deductible: $1,650 (Single), $3,300 (Family)**
   - **Below are company subsidized monthly rates and (employee cost):**

     - Single - $323.12/mo. (Employee's cost: $74.57/wk.)
     - Employee (EE) + Spouse - $594.58/mo. (Employee's cost: $181.24/wk.)
     - Employee + Child(ren) - $785.38/mo. (Employee's cost: $137.21/wk.)
     - Family - $1,326.00/mo. (Employee's cost: $306.00/wk.)

   - **Health Saving Account (HSA)** option that employees can contribute to using pre-tax dollars up to $4,300 (Single) and $8,550 (Family)

5. **Dental Insurance: Delta Dental (New Rates effective 12/1/2025)**

   - **OTM pays 50% towards dental coverage**. Below are provider's rates and (employee's cost):

Low Level – Basic (e.g., cleanings) - $750 annual maximum

- Employee - $7.90/mo. (Employee's cost = $1.82/wk.)
- Employee + 1 - $16.83/mo. (Employee's cost = $3.88/wk.)
- Employee + 2 or more - $23.45/mo. (Employee's cost = $5.41/wk.)

High Level – Enhanced (e.g., crowns) - $1,500 annual maximum

- Employee - $16.72/mo. (Employee's cost = $3.86/wk.)
- Employee + 1 - $36.81/mo. (Employee's cost = $8.49/wk.)
- Employee + 2 or more - $54.90/mo. (Employee's cost = $12.67/wk.)

6. **Vision: BCBS Davis Vision**

- **OTM pays 75% of each coverage**
    - Employee Only - $1.00/mo. - (Employee's cost - $0.23/wk.)
    - Employee + One - $1.80/mo. - (Employee's cost - $0.42/wk.)
    - Employee + Child(ren) - $1.90/mo. - (Employee's cost - $0.44/wk.)
    - Employee + Family - $3.00/mo. - (Employee's cost - $0.69/wk.)

7. **Life Insurance: Mutual of Omaha**

- **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

8. **401k: Charles Schwab**

- All employees are automatically enrolled at 4% but can change their enrollment percentage, up or down if they choose.
- **OTM will make a matching contribution of 50% of the employees' 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).

9. **New York State Mandatory 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

10. **Enhanced Short & Long-Term Disability** (for supervisors/managers): **Mutual of Omaha**

- ST - 60% of weekly wages up to $1,200/wk. Company pays for this at no cost to employee.
- LT - 60% of weekly wages up to $5,000/wk. Company pays for this at no cost to employee.