



2025 Employee Benefits

OATS Transit offers the following benefits to its employees. The details are included in this flyer:

1. **Holidays**- 13 company-paid holidays observed.
2. **Paid Time Off** - Program is based on hours worked.
3. **Health Insurance**- Available after 90th day (excellent rates for spouse & family coverage too.)
4. **Dental Insurance**- Employee premium as low as \$5/month.
5. **Vision Insurance** - Employee premium as low as \$8/month.
6. **Life Insurance**- Company-paid life insurance for employees working 22+ hours/week.
7. **Flexible Spending Account**- Cafeteria Plan, Section 125.
8. **403(b) Tax-Deferred Annuity Plan**- Voluntary retirement plan, no company match.
9. **Supplemental Insurance**- Employee pays full premium.
10. **Paytient**- Employee loan program available to those who are enrolled in health, vision or dental plans.
11. **Employee Assistance Program**

1. Holidays

OATS Transit observes the following 13 holidays and offices will be closed on the following:

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|-----------------------------|-----------------------------------|
| -New Year's Day | -Columbus/Indigenous Peoples' Day |
| -Martin Luther King Jr. Day | -Veterans Day |
| -President's Day | -Thanksgiving Day |
| -Memorial Day | -Day after Thanksgiving |
| -Juneteenth | -Christmas Eve |
| -Independence Day | -Christmas Day |
| -Labor Day | |

If the holiday falls on a Saturday, the previous Friday will be observed. If the holiday falls on a Sunday, the following Monday will be observed. Check the company payroll schedule for the exact day of observed holiday each year.

- Active full-time employees (30 hours or more equivalency) will be paid 8 hours for each observed holiday.
- Active part-time employees (less than 30 hours equivalency) will be paid 4 hours for each observed holiday.

Anyone eligible to receive Holiday pay who is required to work on the holiday will receive their equivalent holiday pay during that pay period. Holidays will not be carried forward. An employee must be in active, good standing to receive holiday pay and not on disciplinary probation.

2. Paid Time Off Program

Our Paid Time Off Program (PTO) is for ALL employees and is based on hours worked and paid leave hours, excluding overtime. This plan combines our old vacation/sick leave for office employees, and personal days for drivers, into one plan for the entire company. Hours that an employee has previously accrued but not used will carry forward into the new PTO program up to the maximum. 480 hours is the maximum amount all employee can accrue.

PTO hours are accrued starting with your 1st day of employment; however PTO hours cannot be used until your 91st day of employment.

Hours will be accrued each pay period as follows:

- 0-5 years of service: Accrue .0769 per hour, per pay period.
- 6-10 years of service: Accrue .0961 per hour, per pay period.
- 10+ years of service: Accrue .115 per hour, per pay period.

(example: An employee with less than 5 years of service, who works 40 hours a week, could accrue 160 hours of PTO at the end of one year. An employee who works 20 hours a week, could accrue 80 hours of PTO at the end of one year.)

Requests for PTO shall not be approved for more than an employee’s normal work day nor for a day on which the individual is not scheduled to work. It is expected that the work week for a full-time employee not exceed 40 hours per week and use of PTO should not put the employee’s total number of hours in excess of 40 hours per week.

PTO should be requested two (2) weeks or more in advance. Requests for PTO will not exceed 40 hours per week, nor put that employee over a total of 40 hours worked. Leave request must be completed electronically in Paycom system and approved by the supervisor. Supervisors have the option to deny leave request if it would create a hardship for their region. Employees calling in sick the day before or the day after a vacation or holiday may be asked to provide a written statement from their doctor or be given leave without pay.

All employees must use PTO before they can take leave without pay. Part-time employees would be required to take PTO time equal to their average hours worked in the previous 4 pay periods for calculation purposes.

If an employee leaves in good standing, and follows our notice policy, PTO accrual will be paid out to them when they leave OATS employment. Non-exempt (hourly) employees must give two weeks resignation notice; exempt (salaried) employees must give four weeks resignation notice. You must physically work during your notice period up to and including your final day of notice in order to leave in good standing. No exceptions will be made to this policy except in emergency situations approved by the Executive Director.

Employees who separate from employment prior to completing one year of employment will not receive payment of unused PTO. Resigning employees who have more than one-year employment will receive pay for any unused accrued PTO (not to exceed specified limits) if resignation notice is received in time frame as outlined in the *Severance of Employment* section of the employee policy manual. Employees who are discharged for any single incident of misconduct on or in connection with their job will not receive pay for payment of unused PTO as outlined in *Termination for Misconduct* section of the employee handbook.

3. Health Insurance

Group health insurance is offered to employees (averaging 30 hours a week or more) by the 91st day of employment. There are four different plans to choose from-- two HSA plans, and two PPO plans, available through Anthem (www.anthem.com). An information packet on coverage, deductibles and co-pays is available before you reach your 91st day of employment, and plan details are also on our employee website. If an employee’s spouse has coverage available through their employer, the spouse is not eligible for coverage on OATS plan.

This insurance is COBRA eligible and your portion of the premium can be directed through the Cafeteria Plan.

Please note rates below are listed as **monthly** rates and deductions will be shown on each paycheck. Divide the amounts below in half to see what the deduction will be on each pay stub. On months where there three paychecks in the month, deduction will only appear on the first two paychecks that month.

Plan 1: Blue Preferred PPO (Provider Organization Plan) MONTHLY rate:

Employee	\$160	<i>Deductible begins at \$3,000 for single coverage</i>
Employee + Spouse.....	\$335	
Employee + Children.....	\$310	
Family	\$460	

Plan 2: Blue Access PPO (Provider Organization Plan) MONTHLY rate:

Employee	\$206	<i>Deductible begins at \$3,000 for single coverage</i>
Employee + Spouse.....	\$432	
Employee + Children.....	\$400	
Family	\$602	

Plan 3: Blue Preferred HSA (Health Savings Account) MONTHLY rate:

Employee	\$60	<i>Deductible begins at \$3,200 for single coverage</i>
Employee + Spouse.....	\$695	
Employee + Children.....	\$585	
Family	\$1,245	

Plan 4: Blue Access HSA (Health Savings Account) MONTHLY rate:

Employee	\$100	<i>Deductible begins at \$3,200 for single coverage</i>
Employee + Spouse.....	\$780	
Employee + Children.....	\$663	
Family	\$1,368	

Please note: If you choose an HSA Plan (Plan 3 or Plan 4 above), OATS Transit also contributes \$100 per month into an HSA checking Account for the employee only; an individual can also add money into that account.

4. Dental Plan:

The dental plan is pre-tax available from Guardian(www.guardiananytime.com) to employees who are at least 50% full time status. There is a high plan and a low plan available to choose from. They offer a network of dentists throughout Missouri. Rates are very competitive and cover 2 cleanings a year and discounts on other procedures. These plans are available for spouse and children coverage.

Please note rates below are listed as **monthly** rates and deductions will be shown on each paycheck. Divide the amounts below in half to see what the deduction will be on each pay stub. On months where there three paychecks in the month, deduction will only appear on the first two paychecks that month.

Dental LOW Plan MONTHLY rate:

Employee	\$5
Employee + Spouse.....	\$15
Employee + Children.....	\$10
Family	\$20

Dental HIGH Plan MONTHLY rate:

Employee	\$16
Employee + Spouse.....	\$34
Employee + Children.....	\$32
Family	\$50

5. Vision Plan:

The vision plan is pre-tax through Davis (a subsidiary of Guardian) to employees who are at least 50% full time status. It is accepted at most Walmart vision centers along with other locations throughout the state. This plan is available for spouse and children coverage. Premiums are fully paid by the employee as follows.

Vision Plan MONTHLY rate:

Employee	\$7.88
Employee + Spouse.....	\$13.26
Employee + Children.....	\$13.54
Family	\$21.41

6. Life Insurance

Life insurance is fully paid by the company and no cost to you- for employees working more than 22 hours per week. It is provided by Guardian Life. You can elect to purchase **additional** life insurance on yourself, your spouse and/or your dependents, which would be deducted on each pay stub. Rates vary, depending on age and may require an Evidence of Insurability form for underwriting.

- If you work full-time (more than 30 hours per week), you receive: \$10,000 in Life Insurance.
- If you work part-time (22-30 hours per week), you receive: \$5,000 in Life Insurance.

7. Flexible Spending Account- Cafeteria Plan, Section 125

This is a plan defined in Section 125 of the Internal Revenue Code and is designed to permit an Eligible Employee to contribute a certain amount of each paycheck, pre-tax, into an account for reimbursement of the following expenses:

- Out-of-pocket (or unreimbursed) medical expenses (including prescriptions!)
- Childcare Expenses under the age of 13

By electing to direct a portion of your salary through the plan, you essentially use this money to pay for expenses on a TAX-FREE basis that would otherwise be paid out of your take-home pay. This plan is administered by ASI (www.asiflex.com).

8. 403 (b) Tax Deferred Annuity Plan for Retirement

OATS Transit offers a 403 (b) Tax-Deferred Annuity Plan (TDA). It is a voluntary retirement savings program that offers you the advantage of making contributions from your pre-tax salary; you defer payment of federal income taxes on the amounts you contribute until they are withdrawn or paid as benefits. Moreover, any interest and investment earnings accumulate on a tax-deferred basis until withdrawn or paid as benefits. Your contributions are made each payroll period by salary reduction. You do not have to complete the new hire probationary period before you can enroll in this plan, and it is voluntary. OATS does not contribute to this plan; it is strictly funds you put into it.

9. Guardian Supplemental

OATS Transit offers the following voluntary insurance plans through Guardian (www.guardiananytime.com). All plans except the Short Term and Long Term Disability have the premiums run through the Section 125 Cafeteria Plan so you don't have to pay taxes on them.

- **Personal Accident:** (if hurt on or off the job, get reimbursed for treatments like emergency, follow-up, physical therapy, wellness, plus much more! Included is a \$50,000 life insurance policy if the death is due to an accident.)
- **Short Term Disability:** (pays you a percentage of your salary if you are off work for either an accident or illness to help pay the bills. Benefits are based on your annual salary. Pre-existing conditions have a 3-month elimination period)
- **Hospital Protection:** (receive cash if you're required to stay in the hospital for 23 hours or more and up to 30 days of hospitalization) (Must be under age 69 to enroll)
- **Cancer:** (Claim based policy that pays money toward diagnosis and treatments. There is a pre-existing elimination period of 12 months)
- **Critical Illness:** (covers heart attack, stroke, major organ failure, paralysis and more. Pays out a lump sum amount that you choose. No pre-existing but rates are tobacco or non-tobacco rated)

**These plans are available for spouse and children coverage (except short-term disability)*

10. Paytient Program

If you sign up for our health insurance or dental plan, you automatically qualify for the Paytient Health Payment Account (HPA). The Paytient HPA is a line of credit to access care for the whole family with no interest, no fees, and no credit checks. This program can cover expenses for both medical and veterinary expenses!

11. Employee Assistance Program

OATS Transit offers an Employee Assistance Program through Guardian that is available to all active employees and their immediate family members to access confidential personal support for various needs. All eligible employees have access to this program.

***Privacy Notice** Your privacy is important. All the insurance companies we use have issued privacy notices stating they have policies in place to protect your privacy, and that they do not share or use your personal health information for marketing purposes. Further, copies of your applications are retained at Home Office for the sole purpose of maintaining a record that you did submit an application. Information contained on the application is not used for employment purposes and is kept confidential.*

Contact Us:

Questions on OATS Transit benefit program should be directed to: **Kim Wood, OATS Transit Human Resources Director**

Address: 2501 Maguire Blvd., Ste. 101 Columbia, MO 65201

Phone: 573-443-4516 ext. 9012 or 888-875-6287

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Visit the OATS Transit Employee Website for more information and forms: www.oatstransit.org, then click on Employee Login.