





North Wind offers benefits to all full-time, regular employees. Listed below is a benefits overview. For further information see the 2021 Benefits Guide. Contact Human Resources with any questions.

 <h3>Health & Wellness Plans</h3>	 <h3>Life, Accident & Disability Plans</h3>	 <h3>Wealth Accumulation Plans</h3>	 <h3>Other North Wind Benefits</h3>
<p>Medical Plan (Average of 72% employer paid) — Federal Employee Health Benefit (FEHB)</p> <p>North Wind participates in the Federal Employee Health Benefits (FEHB) medical (including prescription drugs) insurance program. FEHB has national plans that are open to employees in all fifty (50) states. In addition, states have plans that are considered regional plans with specific service areas plans visit: http://www.opm.gov/healthcare-insurance/indian-tribes. To access different Summary Plan Descriptions and review the network for each plan available under FEHB login to http://www.opm.gov/healthcare-insurance/indian-tribes/plan-information. Eligibility for medical coverage begins the first (1st) pay period following hire and submitting of enrollment form.</p> <p>Dental (Pre-tax, 60% employer paid) — Delta Dental</p> <p>http://www.deltadentalid.com</p> <p>Vision Plan (Pre-tax, 60% employer paid) — VSP Vision Care</p> <p>http://www.vsp.com</p> <p>Flexible Spending Accounts (Pre-tax, 100% employer paid) — Plan Source</p> <p>A maximum annual amount of \$2,750 may be contributed to a Healthcare Flexible Spending Account (FSA) and a maximum annual amount of \$5,000 may be contributed to a Dependent Care Flexible Spending Account.</p>	<p>Life & Disability Insurance – (100% employer paid) – Cigna</p> <p>North Wind provides a \$50,000 Life Insurance and a \$50,000 Accidental Death & Dismemberment Policy. Additionally, North Wind provides its employees with an Employer Paid Short & Long-Term Disability Policy.</p> <p>Voluntary Life Insurance (Post-tax, 100% employee paid) – Cigna</p> <p>North Wind offers employees the opportunity to purchase additional term life and accidental death & dismemberment insurance for themselves, their spouses, and dependent children through a voluntary life program.</p> <p>Voluntary Insurance Plans (Post-tax, 100% employee paid) – UNUM Life Insurance Co.</p> <p>North Wind offers three additional employee paid voluntary insurance policies through UNUM:</p> <p>Accident Insurance Critical Illness Hospital Indemnity Whole Life Insurance</p> <p>Each of these policies are individually owned with benefits being paid directly to the owner.</p>	<p>401(k) Plan</p> <p>An employee becomes eligible to participate in the plan immediately and will be automatically enrolled with an employee pretax contribution percentage of 4% of compensation. Contribution percentage can be changed by the employee at any time. Employees may contribute up to the lesser of 85% of compensation, or the elective deferral limit (\$19,500 for 2020) to the Investment Plan on a before-tax basis. Employees who have attained the age of 50 before the close of the plan year, can make an additional elective deferral of \$6,500 for 2020 for a grand total of \$26,000. The plan allows for traditional pre-tax deferrals and Roth post-tax deferrals. The Company match is dollar for dollar of the first 4% (four) of earnings you contribute to the plan for both pre-tax and post-tax deferrals, upon meeting the eligibility criteria.</p> <p><i>To be eligible for the company match, employees need to, first, be with the company one year and complete 1,000 hours of service. All 401(k) employee pretax savings and employer 401(k) match contributions are deposited in the participating employee's tax-deferred savings accounts at Fidelity Investments. Participating employees may select from a variety of investment funds. Allocations between funds can be made daily or contact Fidelity Investments: 1-800-835- 5097; (fax) 1-859-392-4000; www.fidelity.com, www.401k.com, www.netbenefits.com.</i></p>	<p>Educational Assistance</p> <p>Regular full-time employees who have worked for North Wind for a minimum of six-months prior to the beginning of a class are eligible to be reimbursed \$5,250 per year for the cost of tuition, registration and laboratory fees if they satisfactorily complete a pre-approved, accredited course and have met all eligibility requirements.</p> <p>Holidays</p> <p>North Wind recognizes ten (10) holidays per year and provides a total of 80 hours of holiday pay per year for each full- time, regular employee. Eight of the holidays are designated and two (2) days are floating holidays. (Employees who are employed after June 30th each year are not eligible for the 2nd Floating Holiday until the next full calendar year.)</p> <ul style="list-style-type: none"> • New Year's Day • President's Day • Floating Holiday • Memorial Day • Independence Day • Labor Day • Floating Holiday • Thanksgiving Day • Day After Thanksgiving • Christmas Day <p>Accrual of Personal Time</p> <p>Full-time regular employees will earn Personal Leave on a weekly accrual basis based on the following schedule:</p> <ul style="list-style-type: none"> 0-5 Years' Service – 2.31 hours/week 6-8 Years' Service – 3.1 hours/week >9 Years' Service- 3.8 hours/week