



**1. Paid Time Off:**

- 1 week (for all new employees) up to 4 weeks – Renews on work anniversary
- Paid Sick time – 1 week (40 hours) for current employees – Renews on calendar year
- Paid Sick time – accrue 1 hour per 30 hours worked (for new employees and part-time employees) up to 40 hours – Renews on calendar year

**2. Paid Holidays:**

1. New Year Day
2. Good Friday
3. Memorial Day
4. Independence Day
5. Labor Day
6. Thanksgiving Day & Day After
7. Christmas Eve & Christmas Day

**3. Medical Insurance: Excellus BCBS + employer paid for Health Reimbursement Account (HRA)  
(New Rates effective 12/1/2020)**

- OTM pays \$198.18/mo. towards medical coverage. Below are the rates:
- Single - \$396.36/mo. - (Weekly Cost - \$45.74)
- Subscriber & Spouse - \$792.72/mo. - (Weekly Cost - \$137.20)
- Subscriber & Child(ren) - \$673.81/mo. - (Weekly Cost - \$109.76)
- Family - \$1,129.63/mo. - (Weekly Cost - \$214.95)

**4. Dental Insurance: Excellus (New Rates effective 1/1/2021)**

- OTM pays \$18.12/mo. towards dental coverage.
- Employee - \$36.24/mo. - (Weekly Cost - \$4.18/wk.)
- Employee + 1 - \$72.47/mo. - (Weekly Cost - \$12.54/wk.)
- Employee + Child(ren) - \$65.33/mo. - (Weekly Cost - \$10.89/wk.)
- Family - \$109.53/mo. - (Weekly Cost - \$21.09/wk.)
- Delta Dental: Add-On Coverage. Rates are based on which tier you choose. It is fully sponsored (paid for) by the employee.

**5. 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) - \$7.60/mo. - (Weekly cost - \$0.44/wk.)
- Employee + Family - \$12.00/mo. - (Weekly cost - \$0.69/wk.)

#### **6. 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

#### **7. Enhances Short & Long-Term Disability (for supervisors/managers only)**

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

#### **8. Life Insurance: Unum Life**

- OTM will be paying for \$10,000 of coverage for each full-time employee.
- Rates for additional coverage are based on age and is fully sponsored (paid for) by the employee.

#### **9. 401k: Charles Schwab**

- OTM will make a matching contribution of 50% of the employee's contribution up to a total employee contribution of 6% (of weekly wages). So, if you contribute 6%, OTM will contribute 3%.
- All employees will be automatically enrolled at 6% but will be able to change their enrollment percentage, up or down if they so choose.

#### **10. Supplemental Benefits from Aflac**

- **Aflac Cancer Care** specified-disease insurance
- **Aflac Short-Term Disability Income Insurance**
- **Aflac Accident Advantage**
- **Aflac Choice** Fixed indemnity hospital confinement indemnity insurance – option 1

Policy specifics and rates dependent upon selected choices, annual wages, etc.