

## **Paid Holidays**

Eligible WCCA employees enjoy up to 13 paid Holidays each year. WCCA offers New Year's Day, Dr. Martin Luther King Jr. Day, President's Day, Good Friday, Memorial Day, Juneteenth, Independence Day, Labor Day, Veterans Day, Thanksgiving Day and the day after, Christmas Eve Day and Christmas Day.

## **Iowa Public Employees' Retirement System (IPERS)**

Eligible WCCA employees who choose this benefit have 6.29% deducted from their pre-tax gross earnings each payroll. WCCA's match is 9.44% for this defined benefit program.

## **Tax Sheltered Annuity (TSA)**

WCCA offers a qualified 403(b) plan that allows employees to set aside money for retirement in a tax-sheltered account. The employee has a wide range of investment choices, including guaranteed interest funds. If IPERS is declined, WCCA will match payroll deductions for TSA up to the IPERS match.

## **Premium Saving Plan**

The WCCA Premium Saving Plan allows employees to use benefit premium deductions to lower their taxable wages. This reduces payroll taxes and increases take-home pay.

## **Other Benefits**

Other benefits include Weekly Disability Insurance, Short and Long-Term Disability, Worker's Compensation Insurance, EAP, Bereavement Leave, Jury Duty Leave, Military Duty Leave and Witness Duty Leave.

## **Payrolls are every two weeks**



## **Executive Offices:**

1408A Hwy 44  
PO Box 709  
Harlan, IA 51537  
Phone 712-755-5135

West Central Community Action (WCCA), an Iowa non-profit corporation and a Community Action Program, is an equal opportunity provider and employer. WCCA was established in April 1965 with a grant from the newly created Office of Economic Opportunity to implement anti-poverty efforts in Crawford, Harrison, Monona and Shelby Counties.

Over the years, WCCA's service area has grown to serve over 15,000 low-income clients in Cass, Crawford, Fremont, Harrison, Mills, Monona, Montgomery, Page, Pottawattamie and Shelby Counties.

*“Empowering families and individuals to achieve their highest potential.”*

[www.westcentralca.org](http://www.westcentralca.org)

## Vacation and Sick Leave

Vacation and Sick Leave accruals begin in the 3rd bi-weekly payroll period.

### Vacation

- Full-time (36-40 hours per week) employees earn 4.31 hours of Vacation Leave per pay period.
- Accrual builds to 6.77 hours per pay period after 25 years of service.
- Maximum of 288 hours.

### Sick

- Full-time employees earn 3.69 hours of Sick Leave per pay period.
- Maximum of 360 hours.

## Sick Leave Conversion

When Sick Leave has reached max, half of what would have been Sick Leave accrual is converted into Sick Leave Conversion. Sick Leave Conversion may be used as vacation time or cashed out in amounts of 10 hours or more.

## Dental, Health & Life Insurance

Employees scheduled to work 25 or more hours per week are eligible for the WCCA group plans that start the first of the month following 30 days of employment.

### Life Insurance

WCCA provides \$20,000 term life insurance to eligible employee's. Voluntary term life is available with an initial guarantee issue up to \$130,000 for employee's, \$30,000 for spouse & \$25,000 for children.

## Dental Insurance

### WCCA 2023 Dental Plan

*2 payroll deductions per month*

Type of Coverage	Payroll Deduction
Employee only	\$20.69
Employee/Child(ren)	\$47.77
Employee/Spouse	\$37.76
Family	\$64.83

*\$5.00 copay for each dental visit*

### Coverage

- Preventive/Diagnostic Services– 100%
- \$50.00 per person deductible for the following:
  - Basic Services– 80%
  - Major Services– 50%

### Recuro

Recuro is a 24/7 online access to doctors and prescription medications from your smartphone from wherever you may be. Contact Recuro and be connected with a doctor within 10 minutes!

### Employee Assistance Program (EAP)

EAP provides 24/7 assistance to employees and family members. Services include:

- Assessment and Referral
- Legal and Financial
- Work-Life Benefits and Resources
- Program Implementation and Support
- Promotional Materials
- Critical Incident Response and Support
- Training and Webinars
- Web Services

## WCCA 2023 Health Plans

### Option 1 (Buy Up Plan)

Type of Coverage	Payroll Deduction
Employee Only	\$104.04
Employee/Child	\$335.66
Employee/Children	\$668.69

Office Visit—\$30.00 (\$60.00 Specialist)  
ER, Facility Services—Deductible + 30%

Rx: Tier 1-\$12.00, Tier 2-\$35.00, Tier 3-\$50.00

### Deductible

Single-\$3,000 Family-\$6,000

### 30% Coinsurance

### Out-of-Pocket Maximum

Single-\$6,000 Family-\$12,000

### Option 2 (Base Plan)

Type of Coverage	Payroll Deduction
Employee Only	\$ 57.76
Employee/Child	\$247.42
Employee/Children	\$528.01

Office Visit—\$30.00 (\$100.00 Specialist)  
ER, Facility Services—Deductible + 50%

Rx: Tier 1-\$15.00,  
Tier 2 & 3, Deductible + 50%

### Deductible

Single-\$5,000 Family-\$10,000

### 50% Coinsurance

### Out-of-Pocket Maximum

Single-\$6,350 Family-\$12,700