

# **Employee Benefits Policy**



Schemata Workshop provides a comprehensive package of health care and retirement benefits to all regular, full-time employees. These benefits include medical, prescription drug, vision, dental, short-term, and long-term disability coverage at no cost for the premiums to employees, and employer contribution when enrolled in Schemata Workshop's Simple IRA plan.

A full-time employee is defined as an employee who works a minimum of 30 hours per week.

Employee medical information is considered highly confidential. Access to medical records, whether physical or electronic, is restricted to Partners and the Office Manager, who may disclose confidential medical information to an employee's manager or supervisor to the extent necessary to provide leave or other accommodations. Confidential medical information is not shared outside the studio, except as necessary to provide benefits, leave, or other accommodations, in case of emergency, or as required by law.

### Medical and Vision Insurance

Schemata Workshop offers all full-time employees medical and vision coverage through Group Health. All medical and vision insurance benefits begin the 1<sup>st</sup> of the month following an employee's date-of-hire. Schemata Workshop pays 100% of the premium for all full-time employees. Employees taking advantage of these benefits must complete an application for coverage prior to the first of the month.

#### **Dental Insurance**

Schemata Workshop offers all full-time employees dental coverage under Delta Dental Washington. All dental insurance benefits begin the 1<sup>st</sup> of the month following an employee's date-of-hire. Schemata Workshop pays 100% of the premium for full-time employees. Employees taking advantage of this benefit must complete an application for coverage prior to the first of the month.

### Short-Term Disability Insurance

Regular, full-time employees at Schemata Workshop who have completed their initial 90 days of employment are eligible for group short-term disability insurance. Schemata Workshop pays 100% of the premium for these benefits. Short-term benefits include 60% of total weekly earnings up to a maximum of \$1,500 per week, for a maximum benefit period of 12 weeks.

### Long-Term Disability Insurance

Regular, full-time employees at Schemata Workshop who have completed their initial 90 days of employment are eligible for group long-term disability insurance. Schemata Workshop pays 100% of the premiums for these benefits. Long-term benefits include 60% of total monthly earnings up to a maximum of \$6,000 per month. The minimum monthly benefit is \$100. These benefits begin at the end of an employee's short-term disability maximum benefit period, and last for a maximum period based on an employee's age at the time of disability.



## Simple IRA

Full-time employees who have completed their initial 90 days of employment with Schemata Workshop are entitled to the benefit of a personal Simple IRA administered through the studio. Schemata Workshop will match an amount equal to a maximum of 3% of an employee's annual salary for contribution to the employee's simple IRA. All employees are encouraged take advantage of this benefit by contributing a minimum of 3% in order to maximize the contribution of the studio to their personal long-term, tax-exempt savings.