



Protecting Life and Our Environment 2024 - 2025 Employee Benefits

1. **Sick Time** – Per New York State law, up to 1 week (40 hours) for full time and part time employees
 - Starts immediately upon hire
 - Prorated to calendar year date (e.g., end of June hire would be prorated to 20 hours)
 - Renews (for 40 hours) at beginning of new calendar year

2. **Paid Time Off (PTO):**
 - **Exempt:** Unlimited
 - **Full Time Hourly:**
 - 1 week (for all new employees) up to 4 weeks
 - Starts after 3 month probation
 - Renews on work anniversary or hire date

3. **9 Paid Holidays:**
 1. New Year Day
 2. Juneteenth or Floating Holiday
 3. Memorial Day
 4. Independence Day
 5. Labor Day
 6. Thanksgiving Day
 7. Thanksgiving Day After or Floating Holiday
 8. Christmas Day
 9. Christmas Day After or Floating Holiday

4. **Medical Insurance: Excellus BCBS (New Rates effective 12/1/2024)**
 - OTM pays \$312.90/mo. (single) - \$486.65/mo. (Subscriber & or Family) towards medical coverage. Below are provider rates and (employee cost):
 - Single - \$591.93/mo. (Employee's cost: \$64.39/wk.)
 - Subscriber & Spouse - \$1,183.86/mo. (Employee's cost: \$160.89/wk.)
 - Subscriber & Child(ren) - \$1,006.28/mo. (Employee's cost: \$119.91/wk.)
 - Family - \$1,687.00/mo. (Employee's cost: \$277.00/wk.)

5. **Dental Insurance: Principal (New Rates effective 12/1/2024)**
 - OTM pays 50% towards dental coverage. Below are provider's rates and (employee's cost):
 - Employee - \$30.74/mo. (Employee's cost = \$3.55/wk.)
 - Employee + 1 - \$62.39/mo. (Employee's cost = \$7.20/wk.)
 - Employee + Child(ren) - \$69.55/mo. (Employee's cost = \$8.03/wk.)
 - Family - \$105.85/mo. (Employee's cost = \$2.21/wk.)



Division of Minority
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Delta Dental: Add-On Coverage. Rates are based on which tier you choose. It is fully sponsored (paid for) by the employee.

6. 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) - \$7.61/mo. - (Weekly cost - \$0.44/wk.)
- Employee + Family - \$12.00/mo. - (Weekly cost - \$0.69/wk.)

7. 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

8. Enhances Short & Long-Term Disability (for supervisors/managers)

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

9. Life Insurance: Principal

- OTM provides \$20,000 of coverage for each full-time employee AT NO COST TO EMPLOYEE
- Rates for additional coverage are based on age and are fully sponsored (paid for) by the employee

10. 401k: Charles Schwab

- OTM will make a matching contribution of 50% of the employee's contribution up to a total employee contribution of 10% (of weekly wages).
 - As an example, if you contribute 8%, OTM will contribute 4%. If you contribute 10%, OTM will contribute 5%. If however, you contribute 15%, OTM will contribute 5% (as this 5% is the OTM cap).
- All employees are automatically enrolled at 4% but can change their enrollment percentage, up or down if they choose.