SITKA TRIBE OF ALASKA

EMPLOYEE BENEFITS HANDBOOK

Mission Statement

To exercise its sovereign rights and powers, preserve the integrity of tribal society, and improve the lives of individual Tribal Citizens.

Employee acknowledgment

I have reviewed the Sitka Tribe of Alaska (STA) Employee Benefits Handbook attached. My questions were answered to my satisfaction, and I understand that if I have further questions, I may discuss them with my supervisor or with the Human Resources Staff of STA.

Signed _____ Date _____

Sitka Tribe of Alaska
Employee Benefits Handbook

Table of Contents

I. DEFINITIONS 4

II. EMPLOYEE BENEFITS 5

A. Medical Insurance 6

i. Open Enrollment Season 6

ii. Termination of Coverage 6

B. Temporary Continuation of Coverage (TCC)/COBRA. 7

C. Principal Insurance 7

i. Accidental Death & Dismemberment (AD&D) 8

ii. Dental 8

iv. Life Insurance 8

vi. Vision 9

D. Retirement – 401(k) Plan 9

i. Eligibility: 10

E. Supplemental Insurance 10

F. Workers' Compensation Insurance 10

G. Holiday 11

H. Leave 11

Paid Time Off (PTO) 11

i. Accrual and Use 11

ii. Cash Conversion 13

iii. Administrative Leave 13

iv. Bereavement Leave 14

v. Donated Leave 14

vi. Educational Opportunities/Temporary Employment 14

vii. Jury and Witness Duty Leave 14

viii. Leave Under the Family Medical Leave Act 15

ix. Leave Without Pay 15
x. Military Leave 15
xi. Parental Leave 16
xii. Employee Welfare 16
a. Breakroom supplies 16
b. Incentives 16
c. Interdepartmental Meetings 16
d. Promotional Items 16
e. Meals at Meetings 16

I. DEFINITIONS

Eligible employees – who are eligible for the various benefits vary depending on the program and employee status. See details below.

Full-Time: A permanent employee who works a minimum of 30 hours per week/ 1560 hours annually and up to 37.5 hours per week/ 1950 hours annually is considered full-time. Seasonal and Temporary employees are not considered a permanent employee regardless of the number of hours worked.

On-Call: On-Call employees are not permanently employed. They are called to work on a need basis and may be employed for several months or a few days, depending on the nature of the work they have to perform.

Part-Time: A permanent employee who works at least 16 hours per week/ 832 hours annually up to 29.99 hours per week/ 1559 hours annually is considered part-time. Regardless of the number of hours worked, part-time employees will not be eligible for benefits unless specified below.

Seasonal: A seasonal employee may work full-time or part-time during a specific season. Regardless of the number of hours worked, seasonal employees will not be eligible for benefits unless specified below.

Supplemental Insurance: Supplemental health insurance provides an extra level of coverage by helping employees meet out-of-pocket expenses and other costs not covered by their regular insurance.

Temporary: A temporary employee may work full-time or part-time for up to one year. Regardless of the number of hours worked, temporary employees will not be eligible for benefits unless specified below.

Tribal Federal Employee Health Benefits (FEHB): The FEHB Program is a comprehensive health insurance program that offers eligible employees the choice of enrollment to meet health care needs.

II. EMPLOYEE BENEFITS

Eligible employees at STA are provided with a wide range of benefits. A number of the programs, such as Social Security, workers' compensation, and unemployment insurance, provide coverage for all employees in the manner prescribed by law.

Details of STA paid and optional insurance plans, including benefit amounts, limitations, and restrictions, are described in the plan's Summary Plan Descriptions provided to eligible employees. Questions regarding eligibility for benefits should be directed to Human Resources.

Employees in the following employment classifications are eligible to participate in the current benefits listed below.

Benefit Category	Full-time	Part-time	Temporary	On-Call	Seasonal
Accidental Death & Dismemberment	X				
Bereavement Leave	X	X	X		X
Donated Leave	X	X			
Employee Assistance Program (EAP)	X				
Paid Holidays	X	X	X	X	
Jury Duty or Witness Leave	X	X			
Life Insurance	X				
Medical Insurance (FEHB Group Health Insurance)	X	X			
Military Leave	X				
Paid Time Off (PTO) Leave	X	X			
Physical Fitness Time	X	X			
Principal Insurance (Dental & Vision)	X				
Retirement: 401(k)	X	X			
Short Term Disability	X				
Temporary Continuation of Coverage (TCC)/COBRA	X	X			
Workers' Compensation Insurance	X	X	X	X	X

A. Medical Insurance

STA provides health insurance to employees and their dependents through the Federal Employees Benefits Program (FEHB).

You can enroll in FEHB during the Initial Enrollment Opportunity when you become a new or newly eligible employee, during the annual Open Season, and if you experience a qualifying life event (QLE) that allows you to enroll. Part-time employees must work a minimum of 16 hours per week to be eligible for medical insurance.

Employees have 60 days from the date of becoming eligible to enroll in FEHB. Coverage becomes effective for new employees on the first day of the first pay period that begins after the FEHB enrollment request is received and follows a pay period during any part of which you were in pay status. For example, your FEHB enrollment request is received on February 15. The pay period in which you are in pay status ends on February 28th. Your coverage begins on March 1.

Should an employee choose not to enroll in medical insurance, they must still submit the 2809 form declining health insurance.

All employees who enroll in the FEHB Program automatically receive premium conversion tax benefits unless they waive participation. All FEHB plan carriers will provide enrolled employees with proof of health insurance coverage for tax and other purposes.

No person (enrollee or family member) is entitled to receive benefits under more than one enrollment in the FEHB Program.

STA currently covers 84% of premiums for FEHB insurance for full-time employees. Premium coverage may be prorated for Part-time employees. Human Resources will provide information about the cost of premiums as a part of the onboarding process and annually during open enrollment. STA's percentage of coverage may change as part of the Tribe's budget process, and information will be communicated to employees about any changes.

i. Open Enrollment Season

An open enrollment period is held every year from the Monday of the first full work week in November through the Monday of the first full work week in December. During this period, employees eligible for the FEHB Program can enroll, or, if already enrolled, change their plan or family members covered.

ii. Termination of Coverage

An employee's coverage will end thirty-one (31) days after termination of employment unless an

employee decides to continue coverage. See Temporary Continuation of Coverage.

B. Temporary Continuation of Coverage (TCC)/COBRA.

A change in employment classification that would result in loss of eligibility to participate in the health insurance plan may qualify an employee for benefits continuation under the Federal Employees Health Benefits Temporary Continuation of Coverage (TCC). Contact Human Resources for additional information.

Employees eligible for TCC who want to continue FEHB coverage may choose any plan, option, and type of enrollment for which they are eligible. The deadline for a former employee or family member who was covered (child or former spouse) to enroll with FEHB is within ***60 days*** after the Qualifying Life Event or receiving notice of eligibility, whichever is later. Human Resources must receive the paperwork before the 60-day deadline so it can be sent to FEHB promptly.

The Federal Employees Health Benefits Temporary Continuation of Coverage (TCC) gives employees and their qualified beneficiaries the opportunity to continue health insurance coverage under FEHB when a "qualifying event" would normally result in the loss of eligibility. Some common qualifying events are resignation, termination of employment, or death of an employee; a reduction in an employee's hours or a leave of absence, an employee's divorce, and a dependent child who no longer meets eligibility requirements are qualifying events.

Under TCC, an employee and/or covered dependents may be eligible to continue health coverage when employment with STA is terminated or has a change in status that makes them no longer eligible for health coverage. This extension for up to eighteen months of employee coverage and thirty-six months for eligible dependents coverage is on a self-pay basis. Therefore, it is important for an employee to consult with Human Resources during any termination process or change in status, which will enable a determination of eligibility.

Under TCC, the employee or covered dependent(s) pays the full cost of coverage for their chosen FEHB plan rate plus a 2% administration fee. STA provides each eligible employee with a written notice describing rights granted under TCC when the employee becomes eligible for TCC coverage. The notice contains important information about the employee's rights and obligations.

C. Principal Insurance

Eligible employee – work at least 30 hours per week

Qualifying Event – examples include status change from working less than 30 hours to working 30 hours and loss of coverage with other insurance. See HR if you believe you have a qualifying event.

STA currently covers 84% of premiums for dental and vision insurance for full-time employees. STA currently covers 100% of AD&D, EAP, basic life, and short-term disability insurance. Premium coverage may be prorated for Part-time employees. Human Resources will provide information about the cost of premiums as a part of the onboarding process and annually during open enrollment. STA's percentage of coverage may change as part of the Tribe's budget process; information would be communicated to employees about any changes.

i. Accidental Death & Dismemberment (AD&D)

All eligible employees are eligible for Accidental Death and Dismemberment (AD&D) insurance. This insurance provides a cash benefit in cases of serious injury or death resulting from an accident. AD&D insurance coverage is provided as part of the basic life insurance plan, and 100% of the cost is covered by STA.

ii. Dental

All eligible employees who work at least 30 hours per week are eligible to enroll to receive dental insurance, either individually or with family coverage through Principal Insurance. This insurance helps pay for costs associated with dental care. Employees must enroll within 31 days of being eligible. If you don't, you will have to wait until the next open enrollment person or qualifying event.

iii. Employee Assistance Program (EAP)

An Employee Assistance Program (EAP) provides eligible employees and their families with a resource for challenges. Employees automatically receive EAP services, which are free and confidential, when choosing to enroll in Principal short-term disability insurance. 3 counseling sessions per year, 1 free 60-minute legal consultation, 3 free 30-minute financial consultations are available. This service is provided by Magellan Healthcare and includes 24/7 phone consultation with licensed mental health professionals, online information and services, referrals to community resources, and more. Contact Magellan at 1-*800-450-1327.*

iv. Life Insurance

All eligible employees receive Life Insurance Coverage. This insurance provides a cash benefit. STA provides a basic life insurance plan for eligible employees at no cost to the employee. Additional supplemental and/or dependent life insurance coverage may also be purchased by

the employee.

v. Short-Term Disability

All eligible employees receive Short Term Disability benefits. STA pays 100% of the cost for this program. The short-term disability benefit is designed to assist employees should they become temporarily disabled and can't work for a short amount of time (maximum of 26 weeks). You can rely on short-term disability insurance to replace a portion of your weekly income.

The primary weekly benefit is 60% of the employee earnings prior to your disability or illness, up to $350 per week, minus certain other income sources. Other income sources include but aren't limited to Social Security, other earnings, worker's compensation, state disability (if applicable), and salary continuance.

Your elimination period is completed, and benefits begin on the 1st day for accidents and the 8th day for sickness. The elimination period is the amount of time before you start receiving benefits. Once you start receiving benefits, Short-term disability benefits can continue for up to 26 weeks.

vi. Vision

All eligible employees can enroll for vision insurance, individually or with family coverage through Principal Insurance. This insurance helps pay for costs associated with vision care. You must enroll within 31 days of being eligible. If you don't, you'll have to wait until the next open enrollment period, or you experience a qualifying event.

D. Retirement – 401(k) Plan

Sitka Tribe of Alaska has implemented a Retirement Plan to allow you to save for retirement on a tax advantage basis. This type of qualified retirement plan is commonly referred to as a 401 (k) Plan ("the Plan").

The Plan and your rights under the Plan are subject to federal and state laws. The provisions of the Plan are subject to revision due to a change in laws or due to pronouncements by the Internal Revenue Service (IRS) or Department of Labor (DOL). STA may also amend or terminate this Plan. Human Resources will notify you if the provisions of the Plan that are described in this Summary Plan Description change.

Types of Contributions. The following types of contributions may be made under this plan:

- Employee salary deferrals including Roth 401(k) deferrals. This is the amount the employee contributes to their retirement from their salary.

- Employer safe harbor matching contributions: This is the amount the employer will match; the maximum matching contribution will be 100% of your deferral with a maximum of 5% of the employee salary. If an employee defers 2%, the match will be 2%. If an employee defers 14%, the match will be 5%.
- Employee "rollover" contributions: This is the amount that an employee wants to roll into the plan from a different retirement account established with another employer prior to working for STA. There is no match by STA for any rollover contribution.

i. **Eligibility:**

Employees who work at least 30 hours per week schedules are eligible to participate in the Plan on the first day of the month coinciding with starting employment.

Employees who work less than 30 hours per week must complete one year of service **and** 1000 hours before being eligible to participate in the Plan. For employees who work less than 30 hours per week, your entry date will be the next plan year, not immediately upon working 1000 hours.

Entry Date: Your entry date will be the first day of the month following completion of the enrollment form.

E. Supplemental Insurance

Supplemental health insurance provides an extra level of coverage by helping employees meet out-of-pocket expenses and other costs not covered by their regular insurance.
STA offers employees the ability to participate in AFLAC. The open enrollment period occurs annually in March. AFLAC representatives come on-site to meet with employees and sign them up for supplemental coverage chosen by the employee. Supplemental options include accidents, cancer (or other critical illnesses), dental, vision, short-term disability, or life insurance. 100% of the cost is paid by the employee pre-tax or post-tax, depending on the coverage selected. See Human Resources for additional information.

F. Workers' Compensation Insurance

STA provides Workers' Compensation Insurance for all employees and volunteers to protect against injuries or accidents in connection with work at STA. Workers' Compensation packets can be obtained in the Human Resources Office.

Employees must immediately report any injury incurred while on the job, regardless of how minor

the injury may be, to their supervisor and Human Resources. Human Resources will provide the employee with a worker's compensation packet with forms that must be completed.

All forms must be completed within seven days of an injury. If forms are not completed and submitted to Human Resources within seven days, a penalty is charged by the insurance carrier. This charge is a department cost.

If a benefited employee is unable to work as a result of injury or accident, PTO may be used to supplement any payments that an employee is eligible to receive from Workers' Compensation benefits. Non-benefited employees must use leave without pay.

G. Holiday

See Employee Handbook Part 5 Timekeeping and Payroll section 5.04for details on holiday pay.

H. Leave

Paid Time Off (PTO)

Benefit-eligible employees can earn and use paid time off (PTO) as described in this policy. PTO can be used for vacation, illness or injury, and/or personal business. Eligible employees begin to accrue PTO upon the date of hire. PTO may be used only in accordance with this policy and with an employee's immediate supervisor's authorization in advance. STA encourages all employees to manage and schedule their PTO so that they can take at least one (1) vacation period of not less than five (5) consecutive workdays per year.

i. Accrual and Use

The PTO accrual rate for an employee is based on their longevity of employment, with the rates being adjusted on the first day of the month following the anniversary of the employees most recent date of being eligible, which, in most instances, is the employee's hire date. The PTO accrual period is based on the calendar year January 1 through December 31 at the following rates:

Years of Service	Regularly scheduled hours per week (37.50 Week)
0 to 3 Years	9.21
4 to 8 Years	10.83
9+ Years	12.46
Hour/Year Carryover Cap	**320**

PTO accrual for less than full time employees will be accrued at a prorated amount. Accrual rates for less than full time employees are as follows:

Years of Service	Regularly scheduled hours per week (anything less than 37.5)
0 to 3 Years	Accrue .11335 per hour worked
4 to 8 Years	Accrue .13329 per hour worked
9+ Years	Accrue .15335 per hour worked
Hour/Year Carryover Cap	**320**

PTO accrues for regularly scheduled work, and during periods of **paid** leave according to the number of hours an employee is regularly scheduled to work.

If an employee fails to work the required hours for their classification, payroll will adjust the accrued PTO based on hours paid. PTO does not accrue on unpaid leaves of absence, including unpaid administrative leave and Leave Without Pay (LWOP). STA may require an employee to cover their premiums on health benefits while on LWOP. A Supervisor should notify Human Resources after three pay periods of use of LWOP by an employee. See also Leave Without Pay below.

Employees may carry over 320 hours of unused PTO from one year to the next. See cash conversion below for information on payouts above 320 hours.

Exempt employees use PTO if they are away/not working at least 4 hours of the day. If the exempt employee takes the whole day off they use 7.5 hours of PTO. Note: Only working 4 hours per day should not be a regular practice; the regular schedule of working at least 7.5 hours is still the expectation of exempt employees. Exempt employees work until the job is done, and more flexibility to adjust their time based on their requirements to be at evening meetings, work extra hours, and be on email 24/7. Leave taken by an exempt (salaried) employee shall be for absences of four (4) hours or more used in minimum increments of four (4) hours unless absent the whole day; then, it is 7.5 hours of PTO used.

PTO leave taken by non-exempt (hourly) employees shall be used in minimum increments of one-quarter hour (15 minutes).

For the purposes of PTO accrual, the official termination date is the last day an employee performs work; PTO accrual ceases as of that date. Unused PTO will be cashed out and included in the employee's final paycheck. PTO that exceeds the maximum carryover amount will also automatically be paid out once per year as specified in Section C. PTO Cash Conversion.

A benefitted employee who separates employment in good standing and returns within twelve (12) months will have their rate for years of service reinstated.

ii. Cash Conversion

Although STA encourages employees to have a balanced lifestyle and take time off away from work, STA also understands there may be circumstances that prevent an employee from being able to utilize their time off. STA offers PTO cash conversion to provide eligible employees more flexibility in utilizing their time off and not losing any of their accrued PTO hours.

The PTO cash conversion provides automatic cash-out payments to eligible employees. To be eligible for a PTO cash conversion, employees **must** take a minimum of seventy-five (75) PTO hours during the calendar year no later than **October 31st and have accrued PTO hours** above their maximum PTO accrual carryover cap. Employees' maximum accrual carryover cap is three hundred and twenty (320) PTO hours.

There shall be one (1) PTO cash-out payment date each year. The payment will occur on the first payday of December. The automatic PTO cash-out payment will be processed by Payroll. The cash-out payment for each PTO hour that is above the maximum accrual rate will be at the employee's current hourly rate of pay (less applicable taxes). Employees will receive a cash-out only on the balance of their PTO banked hours that exceeds their maximum accrual rate carryover cap.

iii. Administrative Leave

Upon written request, Administrative Leave (with or without pay) may be granted by the Chief Executive Officer when it is in the best interest of STA. Appropriate activities for which Administrative Leave may be granted, include but are not limited to, funerals and associated clan activities, employee disciplinary situations, subsistence gathering and harvesting, and classes or training.

iv. Bereavement Leave

Up to three (3) days of paid Bereavement Leave may be granted to full-time, part-time, temporary, and seasonal employees as authorized and approved by the Chief Executive Officer. Bereavement Leave will not be charged as PTO. Qualifying reasons for Bereavement Leave include:

1) Death of an immediate family member, including the employee's spouse, parent (including step-parents), child (including step and legally adopted), sister, brother, mother-in-law, father-in-law, grandparent, or grandchild, aunts, uncles, nieces and nephews; and

2) Impending death, or a severe medical condition, of an immediate family member.

v. Donated Leave

The leave donation program allows employees to voluntarily transfer accrued Paid Time Off (PTO) hours to an eligible employee who has exhausted their Paid Time Off accrued benefit. The Finance department will transfer any Donated PTO to the employee as available. Contact the finance department for more information.

vi. Educational Opportunities/Temporary Employment

STA encourages employees to pursue educational opportunities and may provide financial assistance if funds are available. An employee may request Leave Without Pay for an extended period of time off work to pursue educational opportunities, sabbaticals, or temporary jobs with other organizations. This request must be made in writing and be approved by both the Supervisor and the Chief Executive Officer.

vii. Jury and Witness Duty Leave

Each employee's civic obligation is to serve on a jury or appear as a witness in a court proceeding if he or she is called. Paid leave will be granted for any time that an eligible employee is required to report for duty or witness duty on workdays. During jury or witness duty, the employee shall report to work if excused from appearing in court for two hours or more. Employees will reimburse STA for any amounts received from the courts during their Jury Duty, or any check received for Jury Duty should be signed by the employee and submitted to the Finance Department.

viii. Leave Under the Family Medical Leave Act

The Family Medical Leave Act does not apply to STA. Employees of STA, therefore, are not eligible to request any leave under this Act. Employees interested in this type of leave should seek guidance from Human Resources regarding benefits under STA's Short-term Disability Insurance.

ix. Leave Without Pay

Leave Without Pay is a temporary unpaid status when absent from duty. Leave Without Pay may be granted, provided such leave can be scheduled without adversely affecting the operation of STA. Requests for Leave Without Pay must include justification. A request for extended Leave Without Pay must be submitted to the employee's direct supervisor, who will make a recommendation to the Chief Executive Officer.

The employee is responsible for making necessary arrangements to continue his or her participation in benefit plans during the period of Leave Without Pay. Extended LWOP status may result in discontinued benefits.

An employee who doesn't regularly meet the classification requirements of their position is subject to earn less PTO Accrual and status reclassification (Full-Time or Part-Time). See also PTO accrual above and timelines for contacting HR for benefit premiums with regular use of LWOP.

x. Military Leave

Regular full-time employees utilizing Military Leave for temporary military training will be entitled to full pay for the duration of their military active duty up to a maximum of two weeks per year. When military active duty exceeds two weeks, the employee will be granted Leave Without Pay. It will be permissible in such a case for employees to utilize accrued Paid Time Off in lieu of Leave Without Pay.

Emergency military call-ups are subject to the U.S. Selective Service Code or other applicable federal regulations for guaranteed reinstatement.

Employees will reimburse STA any amounts received from the Military during the two-week period of paid Military Leave from STA, exclusive of reimbursed expenses.

xi. Parental Leave

Parental leave is used for any absence associated with pregnancy, including miscarriage, stillbirth, delivery, extended leave after childbirth, and adoption. Employees first use PTO, then Leave Without Pay for parental leave. The duration of Leave Without Pay is at the discretion of the immediate supervisor and Chief Executive Officer. Employees may also be eligible for STA's Short-term Disability Insurance for an absence associated with pregnancy. Employees should seek guidance from the Human Resources Department regarding these benefits.

xii. Employee Welfare

The Tribe provides employee incentives, has staff meetings, interdepartmental events, meals at meetings, and other employee activities. The Chief Executive Officer reviews and approves plans for inter-departmental events. All costs associated with any of these activities must be reasonable and prudent.

a. Breakroom supplies

The purchase of breakroom supplies is allowed. Supplies are defined as coffee, water, tea, juice, sodas, snack foods, cups, stir sticks, coffee makers/Keurig machines, and typical accouterments such as creamer and sugar.

b. Incentives

Incentives are allowable and typically include cash, goods, gift certificates, etc., so long as the incentive is based on cost reduction, efficient performance, suggestion awards, safety awards, etc. The incentive should be less than $100 with the purpose documented.

c. Interdepartmental Meetings

Interdepartmental meetings or employee recognition events are designed to build teamwork between departments and promote mental and physical wellness. Interdepartmental meetings are intended to instill the spirit that the Tribe is one team working towards a common goal. Interdepartmental meetings may be held monthly, quarterly, or annually and may consist of breakfast, extended lunches, or evening events. Catering or potluck arrangements costs are allowable for interdepartmental meetings.

d. Promotional Items

Promotional items such as sweatshirts/hoodies, T-shirts, jackets, hats, mugs, pens, and other items to promote STA's brand are allowable.

e. Meals at Meetings

Business meals for recruitment, management meetings, meetings with contractors or vendors, and intra-department lunches are allowable.

A federal agency may authorize programs including Indian Tribes, children, and the elderly to provide business meals. Council, with the approval of the budget, authorizes staff to use funds for nutrition programs for citizens such as elderly nutrition, school lunches, summer lunches, special diabetes, WIC, or any other situation where there is a need to supplement citizen nutrition. The Council also, with approval of the budget, specifically authorizes providing food for citizen gatherings consistent with our traditional practices.

Finally, specific costs that might otherwise be considered entertainment, including amusement, diversion, and social activities, that have a programmatic purpose are allowable when authorized either in the approved budget for the federal award or with prior written approval of the Federal awarding agency.