



Student Assistance Foundation and TruStudent Employee Benefits

Our professional team members enjoy these benefits:

- Superior health insurance benefits
- Generous leave benefits
- An outstanding 401(k) pre-tax retirement savings plan
- Training opportunities and career-advancement education plans
- And much more!

Health-Related Benefits

The company's health benefit plan includes medical, prescription and vision coverage. Additionally, the company pays for an employee's dental coverage, long-term disability coverage, and \$20,000 of basic life insurance. Employees may elect coverage for a spouse and eligible dependents. Premiums in excess of the company's contribution are deducted from the employee's wages on a pre-tax basis. Supplemental life insurance, personal accident insurance, short-term disability, and long-term care insurance are also available at the employee's expense. Employees may elect to participate in the Flexible Benefit Plan whereby employees may contribute pre-tax dollars from their wages for certain medical and dependent-care expenses.

Holidays

The company observes 10 fixed holidays and provides a half-day floating holiday each year. The fixed holidays are designated at the beginning of each year and, in most cases, parallel holidays observed by state government.

New Year's Day	-	Jan. 1
Martin Luther King, Jr., Day	-	Third Monday in January
Presidents' Day	-	Third Monday in February
Memorial Day	-	Last Monday in May
Independence Day	-	July 4
Labor Day	-	First Monday in September
Veterans' Day	-	Nov. 11
Thanksgiving Day	-	Fourth Thursday in November
Day After Thanksgiving	-	In lieu of Columbus Day
Christmas Day	-	Dec. 25

The half-day floating holiday is an accrual added to the employee's annual leave balance.

Annual (Vacation) Leave and Sick Leave

Employees begin earning annual leave and sick leave from their date of hire. Employees are not eligible to begin using their sick leave until completion of three months of employment and annual leave until completion of six months of employment. Employees earn 12 days of sick leave each year. Annual leave accrues as indicated:

- Years 0 – 5 - 15 days
- Years 6 – 10 - 18 days
- Years 11 + - 22 days

401(k) Retirement Plan

Employees may elect to participate in the 401(k) tax-sheltered investment program (retirement program) whereby the employee contributes an amount of his or her gross salary each pay period. Employees are eligible to participate and contribute to the plan immediately upon hire. The company matches the employee's deferred amount up to 5 percent of the employee's gross salary after the completion of six months of employment. All funds contributed are fully vested immediately. The company offers several mutual funds for investment choices, and the employee directs the investment of his or her own retirement funds.

Service Bonus

The company provides a service bonus to employees upon successful completion of each year of service. The bonus is given in the form of additional annual leave accrual. After the completion of the first year of service, a service bonus of 8 hours of annual leave is added to the employee's accrual. The service bonus increases by two hours each succeeding year up to a maximum of three additional days of annual leave.

Additional Company-Sponsored Employee Benefits

- Employee Assistance Program: The Employee Assistance Program (EAP) provides short-term counseling for the employee and the employee's immediate family. An employee may use the EAP for confidential assistance with personal challenges that may interfere with the employee's life or work.
- Wellness Program: Employees have the opportunity to participate in a variety of wellness program activities.
- Student Loan Interest Rate Reduction Program: After completing one year of service, an employee is eligible for a 3-percent reduction in the interest rate for the employee's own, or the employee's children's, student loans if the loans are owned by MHESAC.
- Employee Training: The company provides internal and external training opportunities to employees, and employees are encouraged to seek training in areas which jointly benefit the company and the employee.
- High Five Program: The "High Five" program recognizes and rewards employees for going "above and beyond." Any employee can recognize another employee with a "High Five" card. After an employee receives five "High Five" cards, the employee redeems them for a \$25 gift certificate.

Contact Us

If you have any questions about career opportunities at Student Assistance Foundation or Tru Student, please contact our HR team at (406) 495-7832 or email hr@safmt.org.

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