

One Economy Employee Benefits

Health Insurance

Medical and Prescription Plan

We offer two types of PPO (Preferred Provider Organization) plans to cater to employees' personal needs and flexibility. Through CareFirst BlueCross BlueShield, employees have a choice between PPO coverage, which includes in- and out-of-network coverage, and a similar PPO plan with an HRA (Health Reimbursement Account). The HRA is a high deductible plan subsidized by One Economy. Prescription drug coverage is also provided.

Dental Plan

Dental benefits include in- and out-of-network coverage through a comprehensive plan. Some dental services are provided at 100% coverage, while other dental needs are covered after a small deductible is met.

Vision Plan

Vision benefits cover an exam and the purchase of either eyeglasses or contact lenses every 12 months. Other coverage discounts are available, and coverage is provided through the medical plan.

Disability / Income Continuation Plan

Short-term Disability coverage is provided at no cost to the employee. Income is replaced at 60% of the weekly earnings, and disability due to injury, and subsequent absence, will begin immediately.

Long-term Disability coverage is provided if an employee is injured or sick and unable to perform the job for a longer period of time. Income is replaced at 60% of the monthly earnings up to a maximum, at no cost to the employee.

Group-term Life Insurance

At no cost to the employee, One Economy provides life insurance protection in the event of an employee's death, up to 100% of the employee's annual earnings, up to a maximum.

Accidental Death & Dismemberment Insurance

At no cost to the employee, One Economy provides protection in the event of an employee's accidental death or dismemberment due to an accident, up to 100% of the employee's annual earnings, up to a maximum.

Flexible Spending Accounts

Employees at One Economy elect to participate in a Health Care Account and/or Dependent Care Account, to use pre-tax dollars to pay for certain out-of-pocket medical and dependent/child care expenses. Employees elect to fund an account with pre-tax payroll contributions before federal income tax, social security and some state taxes are calculated.

One Economy 401(k) Plan – Retirement

Under the retirement plan, employees may begin to participate immediately upon hire. Employees are allowed to contribute pre-tax dollars between 1% and 75% of their earnings up to an IRS maximum.

Under its “safe harbor” plan match, One Economy will match employee contributions in which employees are fully vested immediately.

One Economy may also make a discretionary profit sharing contribution to each employee’s account, which includes a separate vesting schedule.

Transportation Benefits Plan

Employees elect to set aside pre-tax payroll contributions to cover the cost of commuting to and from work via public transportation, and qualified parking expenses.

Paid Vacation, Sick and Personal Leave

Since One Economy highly values its employees’ efforts, employees earn paid vacation and sick leave based on a highly competitive schedule. Employees are also provided with earned personal leave to supplement their paid absence.

Corporate Social Responsibility

Employees may earn paid leave during the year based on their volunteer efforts in their community.