



Benefits Summary (FY26) 2025-2026

Part-Time Employees (Working 20-29 hours per week)



DENTAL INSURANCE

In addition to protecting your smile, dental insurance helps pay for regular checkups, cleanings and x-rays. Employees may elect to participate in either of the Blue Cross Blue Shield (BCBS) dental plans noted below. Employees pay 100% of the cost of the plan. There is no waiting period for new employees; coverage starts on the first day of employment.

BCBS Dental Blue Freedom Plan (High Option)

\$1,500 calendar-year benefit maximum per member
Preventative services covered 100%
Basic services covered 80%
Major services covered 50%
Employee bi-weekly pay period cost:
Individual: \$20.37 Family: \$49.11

BCBS Dental Blue Freedom Plan (Low Option)

\$1000 calendar-year benefit maximum per member
Preventative services covered 100%
Basic services covered 50%
No coverage for major services
Employee bi-weekly pay period cost:
Individual: \$13.44 Family: \$31.80

VISION INSURANCE



Northeast Arc's vision insurance through EyeMed Vision entitles employees to specific eye care benefits including routine eye exams and other procedures, discounts on eyeglasses and contact lenses. Employees pay 100% of the cost of the plan. There is no waiting period for new employees; coverage starts on your first day of employment.

Employee bi-weekly pay period cost:

Individual: \$2.70 Employee + Spouse: \$5.12 Employee + Children: \$5.39 Family: \$7.92

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All deductions for dental and vision insurance premiums will be made on a pre-tax basis, which means you save Federal, State and Social Security taxes.

FLEXIBLE SPENDING



Northeast Arc offers employees participation in a Flexible Spending Account (FSA) to set aside pre-tax dollars through payroll deduction that can be applied to eligible qualified dependent care expenses. Employees may set aside up to \$5,000, to pay for eligible dependent care expenses.



VOLUNTARY SHORT-TERM DISABILITY

Short-term disability insurance provides income in the event of a disability resulting from an accident (non-work related) or illness. Employees can choose amounts of coverage up to 70% of their weekly earnings, up to a maximum of \$750.00. This insurance is paid by the employee and eligibility starts on the first day of employment. The maximum coverage allowed is 52 weeks, and pre-existing condition limitations apply.

VOLUNTARY GROUP TERM LIFE INSURANCE (VGTL)

Employees can purchase Voluntary Group Term Life Insurance (VGTL) coverage for themselves, spouse and qualified dependents. Employees can choose amounts of coverage in \$10,000 increments up to 5 times their salary (not to exceed \$500,000 maximum). Spousal coverage is purchased in increments of \$5,000 up to \$250,000 not to exceed 50% of the employee's benefit amount. Dependent coverage (\$1,000 maximum birth to 6 months of age) is purchased in \$5,000 increments up to \$10,000 not to exceed 10% of the employee's benefit amount. Guaranteed issue amount of \$100,000 for employees; \$25,000 for spouses; and \$10,000 for dependents. The policy is portable upon separation of employment.



EMPLOYEE ASSISTANCE PROGRAM (EAP)

Northeast Arc offers an Employee Assistance Program (EAP) through UNUM Health Advocate. It is a completely free and confidential program that assists employees with issues such as marital and family concerns, stress, anxiety, depression, substance abuse, grief, loss, legal and financial concerns and other personal stressors.

The EAP offers up to three (3) free face-to-face counseling sessions; unlimited telephonic clinical assessments and referrals; childcare and elder care referrals; financial and legal consultations; access to their online legal resource center; and community-based resource referrals.



403(B) RETIREMENT SAVINGS PLAN

Employees of Northeast Arc are welcome to contribute a portion of their pay (based upon IRS limits) to a 403(b)-retirement savings plan, thus reducing their taxable income and saving money for retirement on a tax-deferred basis. After one full year of employment: Northeast Arc will match 25¢ of every \$1 the employee contributes, up to 1% of pay.



VOLUNTARY PET CARE PLANS

Total Pet Plan from **Pet Benefit Solutions** is a pet care bundle helping you save on everything your pet needs. There are no exclusions – even pets with pre-existing conditions are covered. Members get access to:

- Up to 40% off and free shipping on all orders from PetCareRx.com, including medications, food, toys, treats, and more.
- Same-day pickup for human-grade prescriptions at participating pharmacies such as CVS, Walmart, and other CVS Caremark® pharmacies.
- Instant 25% savings on all in-house medical services at participating veterinarians; easy-to-use with no claim forms or deductibles.
- 24/7 access to licensed US-based veterinarians for questions regarding your pet's health and behavior

- Durable ID tag and 24-hour lost pet recovery helpline to protect your pet if they go missing.

Total Pet Plan Option Bi-weekly Deduction: One Pet: \$5.42 (\$11.75 month)
Family Plan: \$8.54 (\$18.50 month) (2+ pets)

Wishbone Pet Health Insurance offers pet health insurance at exclusive employee benefit rates. Get reimbursed up to 90% for vet bills that resulted from an accident or illness with your pet. Coverage includes diagnostics and testing, unexpected surgery, hospitalization, emergency care, hereditary and congenital conditions, and more. Participants pay a \$250 annual deductible and can visit any licensed veterinarian.

Members can also choose an optional routine care plan to maximize your savings on everyday pet care. Claims are submitted online with fast reimbursement via mailed check. Wishbone includes a durable ID tag with lost pet recovery service and 24/7 pet telehealth support for each insured pet.

Wishbone Pet Health Insurance: Employees Enroll and Pay Pet Benefit Solutions Directly.

LEGAL & IDENTITY THEFT PROTECTION



LegalShield's membership allows employees to speak to a lawyer on any personal legal matter, no matter how trivial or traumatic, without worry about high hourly costs.

IDShield has provided identity theft protection since 2003. Membership includes privacy monitoring, security monitoring and consultation.

Employee bi-weekly pay period cost:

LegalShield only	Individual: \$7.36	Family: \$7.36
IDShield only	Individual: \$4.13	Family: \$8.75
Combined	Individual: \$11.49	Family: \$14.26

PRORATED EARNED TIME OFF/SICK DAYS AND HOLIDAYS

ADDITIONAL BENEFITS

- Employee referral bonuses
- Public Loan Forgiveness
- Paid trainings, workshops and conferences.
- Free parking
- Discounts from local retailers, like cell phone providers, banks, gyms, etc.
- A chance to change lives every day.