



2025-2026

Benefits Summary Flyer

Northeast Arc offers employees the best of the Individual Health Marketplace, with the continued financial commitment of your employer provided health care benefits. Welcome to Northeast Arc's ICHRA - Individual Coverage Health Reimbursement Arrangement Plan! ICHRA provides all the tax benefits and financial advantages of employer provided health programs, with all the choice of the individual health insurance marketplace!

Eligibility for benefits

You are eligible for benefits as a full-time employee working an average of **30-hours** per week. Medical coverage begins on the **first day of the month** following 60-days of employment. Your Dental, Vision, and Ancillary benefits begin on your date of hire (0-days), this is your effective date. For Medical, Dental, and Vision, you can also cover your legal spouse and dependent child(ren) to the end of month in which they turn 26 regardless of student or marital status.

Medical Insurance



What is an ICHRA? ICHRA stands for Individual Coverage (medical insurance) provided through an employer funded Health Reimbursement Arrangement. Northeast Arc provides a contribution towards your health insurance, and you select the health coverage that is right for you from the individual insurance market. Once you have selected and enrolled in a plan, your employee contribution will (In addition to the employer provided funds) be deducted from your paycheck on a pre-tax basis. Your ICHRA health plan options maximize three important benefits, Employer financial contributions towards your benefits, the flexibility of plan choice, and the tax deductibility of payroll deductions for remaining premiums.

- 1) Northeast Arc provides four very valuable benefits through the ICHRA Health plan benefits offer
- 2) Premium contribution of 71% of the recommended health plan for single plus an additional contribution of 65% towards any dependent enrollment (See cost within Employee Navigator enrollment site based on your age and location.)
- 3) Premium Income Protection Plan - This cost share also includes a maximum payroll deduction protection plan, so the core plan will not cost you more than \$104 Per Pay for Employee Only and \$289 Per Pay for Family
- 4) A deductible and maximum out of pocket plan known as a Medical Expense Reimbursement HRA plan— this benefit eliminates 71% of your medical plan member out of pocket claims risk exposure to as little as \$0 and no more than \$2,000 per covered member or \$4,000 per covered family maximum covered claims cost share. This amount includes any remaining deductible, co-pays, coinsurance and Rx Costs.
- 5) Section 125 Tax Deductible Payroll Options to contribute towards your portion of your health care premium costs

Pre-tax accounts



Flexible Spending Accounts (FSAs) - Pay for eligible expenses with pre-tax funds.

Health care FSA	Dependent care FSA
<ul style="list-style-type: none">• Medical, dental, vision, prescription expenses• Contribute up to \$3,300 per year• FSA Carryover up to \$660	<ul style="list-style-type: none">• Care for <u>qualifying dependents</u> while you work• Contribute up to \$5,000 per year

Section 125

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

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.

BCBSMA - Dental Blue Freedom (High Option) <ul style="list-style-type: none">• \$1,500 Calendar-year benefit maximum per member• Preventative services covered 100%• Basic services covered at 80%• Major services covered at 50%	BCBSMA - Dental Blue Freedom (Low Option) <ul style="list-style-type: none">• \$1,000 Calendar-year benefit maximum per member• Preventative services covered 100%• Basic services covered at 50%• Major services covered: N/A
Employee Bi-Weekly (26) pay period cost Individual: \$20.37 Family: \$49.11	Employee Bi-Weekly (26) 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 (26) pay period cost

Individual: \$2.70 | Employee + Spouse: \$5.12 | Employee + Child(ren): \$5.39 | Family: \$7.92

Life Insurance

We are pleased to offer basic group term life insurance through UNUM at no cost to our employees. Coverage begins on the first day of employment and is equivalent to one time the employee's annual base salary, to a max of \$100,000.

Voluntary Short-Term Disability (VSTD)

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.

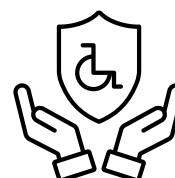
Voluntary Group Term Life Insurance (VGTL)

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 for less than 40-cents a day. There are no exclusions - even pets with pre-existing conditions are covered.

Combining the best in pet care, Total Pet Plan 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 (26) | Monthly (12) Deductions:

- **One Pet:** \$5.42 | (\$11.75 - month)
- **2+ Pets Plan:** \$8.54 | (\$18.50 - month)

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.

wishbone
PET HEALTH INSURANCE



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 (26) 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

Tuition Reimbursement



Northeast Arc is happy to reimburse employees up to \$500 per approved course tuition at any institution of higher education, at a maximum of 2 courses per semester and 3 semesters per year. Eligibility requirements include six months of employment, a grade of B or higher and funding availability.

Paid Time Off (PTO)

Accrual Rates Per Year:

- Years 1 & 2: 15-Days
- Years 3 & 4: 19-Days
- Years 5-7: 24-Days
- Year 8+: 25-Days

Holidays: 12-per year and ½ day floater in December

Sick Time: 10-Days Per Year



Additional Benefit Perks

- 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!

