

## Benefits Summary 2020-2021

### 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)

- \$1,000 calendar-year benefit maximum per member
- Preventative services covered 100%
- Basic services covered 80%
- Major services covered 50%
- Employee biweekly pay period cost:  
Individual: \$18.39    Family: \$44.34

##### BCBS Dental Blue Freedom Plan (Low Option)

- \$500 calendar-year benefit maximum per member
- Preventative services covered 100%
- Basic services covered 50%
- No coverage for major services
- Employee biweekly pay period cost:  
Individual: \$12.14    Family: \$28.71

#### 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 biweekly pay period cost:

Individual: \$2.79      Employee + Spouse: \$5.30    Employee + Children: \$5.58    Family: \$8.21

#### Section 125

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 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 are able to 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; \$20,000 for spouses; and \$10,000 for dependents. The policy is portable upon separation of employment.

## Employee Assistance Program (EAP)

Northeast Arc's EAP program provides employees with a free and confidential program that assists with issues such as relationship concerns, stress, anxiety or depression, substance abuse, grief and loss, and legal and financial entanglements.

## 403(b) Retirement Savings Plan

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

## Voluntary Pet Insurance

Employees may purchase pet insurance for their cat(s) and/or dog(s). You have the option to choose between two plans for your four-legged family members. Both pet protection plans give employees the freedom to use any vet, anywhere, including specialists and emergency providers. The cost of coverage is based on the state your pet resides. Benefits include: 90% back on vet bills, after meeting the \$250 deductible; \$7,500 maximum annual benefit; free unlimited 24/7 access to a veterinary professional via *Vethelpine*; and a wellness plan option that includes spay/neuter, preventative dental cleaning and more.

Employee biweekly pay period cost:

	<b>My Pet Protection</b>	<b>My Pet Protection with Wellness</b>
Dog	MA: \$22.83	MA: \$45.79
Dog	NH: \$23.01	NH: \$38.47
Dog	RI: \$21.91	RI: \$36.64
Dog	CT: \$24.11	CT: \$40.30
Cat	MA: \$13.70	MA: \$27.48
Cat	NH: \$13.81	NH: \$23.08
Cat	RI: \$13.15	RI: \$21.98
Cat	CT: \$14.46	CT: \$24.18

## *Student Loan Refinancing*

Northeast Arc offers employees and their households the chance to alleviate the pressures of student loan debt and education costs through student loan refinancing options provided by Gradifi Refi. Through the online portal, [www.gradifi.com/access/northeastarc](http://www.gradifi.com/access/northeastarc), employees and their entire household will have access to interactive financial content, one-on-one counseling and some of the best student loan refinancing rates—at no cost!

Gradifi Refi provides employees and their households with immediate access to leading student loan refinancing lenders with exclusive offers to help reduce monthly payments and get out of debt faster.

Employees and their households have direct access to one-on-one student loan counseling from American Student Assistance, loan refinancing options and financial wellness learning modules found directly within the Gradifi platform. Even if you are not dealing with the burden of student loans, you may find the tools located on the platform very helpful in managing your overall household budgets.

## *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 biweekly 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