

## Benefits Summary (FY21) 2020-2021

### Full-Time Employees

(Working 30 or more hours per week \*\*)

#### Medical Insurance

Northeast Arc offers employees two comprehensive, high quality medical plan options through Blue Cross Blue Shield. Northeast Arc shares in the cost of the plans. A waiting period of 60 days applies to all new employees.

<p><b>HMO Blue New England \$1,250</b></p> <ul style="list-style-type: none"> <li>Primary Care Physician must be selected</li> <li>Office visit copays \$30/\$50</li> <li>Acupuncture \$50 copay (12 visits per calendar year)</li> <li>\$1,250 deductible for individuals, \$2,500 for family</li> <li>\$250 copay per emergency room visit</li> <li>\$50 copay per urgent care visit</li> <li>3-tier prescription drug rider</li> <li>Employee biweekly pay period cost-sharing: <table data-bbox="142 961 662 1066"> <tr> <td><b>Earnings &lt;\$55,000</b></td> <td><b>Earnings &gt;\$55,000</b></td> </tr> <tr> <td>Individual: \$103.22</td> <td>Individual: \$110.92</td> </tr> <tr> <td>Family: \$272.02</td> <td>Family: \$292.69</td> </tr> </table> </li> </ul>	<b>Earnings &lt;\$55,000</b>	<b>Earnings &gt;\$55,000</b>	Individual: \$103.22	Individual: \$110.92	Family: \$272.02	Family: \$292.69	<p><b>HMO Blue New England Options Deductible II V.5</b></p> <ul style="list-style-type: none"> <li>Tiered network provider/hospital plan</li> <li>Out of pocket costs for medical services depend on where services are provided</li> <li>Primary Care Physician must be selected</li> <li>Office visit copays vary depending upon tier: \$25/\$50 or \$35/\$50 or \$50/\$50</li> <li>Acupuncture \$50 copay (12 visits per calendar year)</li> <li>Deductibles subject to tier selected for coverage – Enhanced Tier no deductible</li> <li>\$300 copay per emergency room visit</li> <li>\$50 copay per urgent care visit</li> <li>3-tier prescription drug rider</li> <li>Employee biweekly pay period cost-sharing</li> <li><b>Earnings &lt;\$55,000</b>                      <b>Earnings &gt;\$55,000</b></li> <li>Individual: \$74.72                      Individual: \$81.92</li> <li>Family: \$199.87                      Family: \$218.14</li> </ul>
<b>Earnings &lt;\$55,000</b>	<b>Earnings &gt;\$55,000</b>						
Individual: \$103.22	Individual: \$110.92						
Family: \$272.02	Family: \$292.69						

\*\* Employees working less than 40 hours per week will pay an increased prorated rate for medical insurance

#### 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
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##### 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
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## *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 medical, 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 medical, dental and dependent care expenses. Employees may set aside up to \$2,750 deducted pre-tax, into a health reimbursement account; or up to \$5,000, to pay for eligible dependent care expenses. Employees have immediate access to their health reimbursement account and can rollover up to \$550 in unused funds that remain at the end of the plan year.

## *Life Insurance*

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

## *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 *Vethelpline*; 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

## 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

Accrual rates per year:

<u>Years 1 &amp; 2</u>	<u>Years 3 &amp; 4</u>	<u>Years 5-7</u>	<u>Year 8+</u>
15 days	19 days	24 days	25 days

Holidays: 11 per year

Sick time: 10 days per year

Birthday (Personal Day): After one year of consecutive service, employees will be eligible to take off one day in honor of their birthday during the month the birthday occurs.

## Additional Benefits

- Employee referral bonuses
- 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