



**Benefits Summary (FY23) 2022-2023**  
**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.

<p><b>BCBS Dental Blue Freedom Plan (High Option)</b>          \$1,000 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: \$18.39    Family: \$44.34</p>	<p><b>BCBS Dental Blue Freedom Plan (Low Option)</b>          \$500 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: \$12.14    Family: 28.71</p>
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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 bi-weekly pay period cost:

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

**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 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; \$20,000 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 New Directions. 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 INSURANCE**

Northeast Arc is providing the opportunity to purchase pet insurance through Nationwide which helps you cover veterinary expenses so you can provide your pets with the best care possible without worrying about the cost. Simply pay for coverage through a convenient after-tax payroll deduction.

A choice of reimbursement options is offered so you can find the coverage that fits your budget. All plans have a \$250 annual deductible and \$7,500 maximum annual benefit. The My Pet Protection plan offers cash back on eligible vet bills at a reimbursement level of 50% or 70%, preferred pricing as an employee of Northeast Arc and use any vet, anywhere.

## **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 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