



# BENEFITS SUMMARY

This fact sheet highlights and summarizes current benefits\*

**Employees are eligible to receive the following insurance benefit after successfully completing one month of employment. The effective date will be the 1st of the month following 30 days of employment. Paid time off cannot be used until completing 90 days of employment.**

## INSURANCE COVERAGE:

### **MEDICAL INSURANCE: CIGNA Core or Core Plus Plan**

All plans include preventative care free of charge, prescriptions, inpatient/outpatient care, mental health services, home health care and an array of other features. Employees who work 21 hours per week are eligible for individual coverage. Employees who work 28 hours per week are eligible for coverage for themselves as well as child dependents. Employees who work full time are eligible for family coverage.

**Core Plan:** High deductible plan, coupled with an HSA. Members pay contracted rates for services until a deductible is reached. Once deductible is reached, services are covered at 100%.

**Core Plus Plan:** Traditional PPO plan. Co-pay based plan with a higher reimbursement rate for out of network services.

Employees contribute to the cost of the premium on a biweekly basis. These contributions are subject to change as premiums change. See plan summaries to determine which plan best meets your needs.

### **DENTAL INSURANCE: CIGNA Low or High Plan**

Dental coverage is offered to employees who work 21 hours per week or more and includes preventative, orthodontic (for dependents under the age of 19), and major dental services. Employees contribute to the cost of the premium on a bi-weekly schedule. Employee contributions are subject to change as premiums change. See plan summaries to determine which plan meets your needs.

### **VISION CARE: NVA THROUGH SHELTERPOINT**

The vision plan is a reimbursement plan that is currently offered at no cost to the employee but employees must elect to enroll in order to be covered.

### **LIFE INSURANCE AND ACCIDENTAL DEATH: CIGNA**

Employees who work 30 hours per week or more are covered by a policy that pays a death benefit equal to the employee's annual salary. Currently, there is no cost to the employee.

### **DISABILITY INSURANCE: CIGNA**

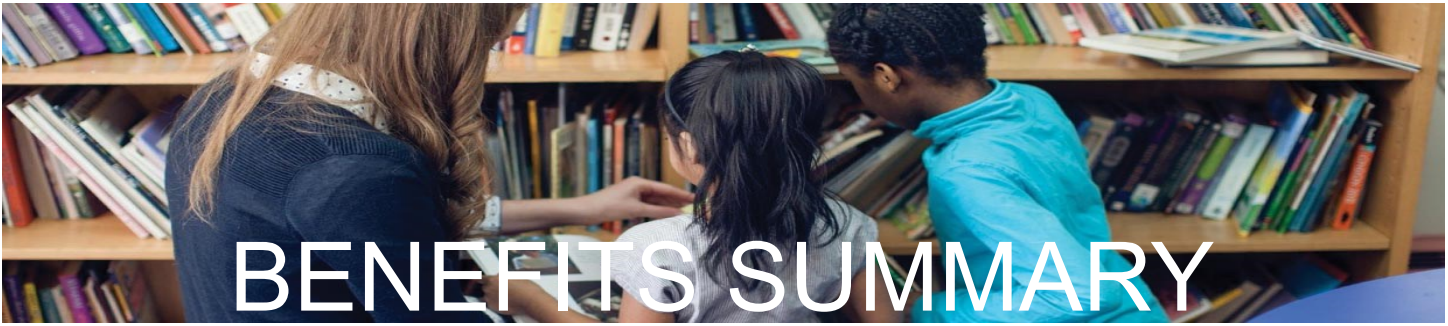
In accordance with NYS Law, employees are eligible for statutory short term disability benefits for up to 26 weeks for a non-work related illness or injury. Employees may also elect supplemental short term and long term disability benefits at their own expense. Rates are based on age and level of salary.

### **BENEFITS SERVICE CENTER:**

Benefits Management Solutions (BMS) is our benefits administration provider available to employees and their families to navigate the healthcare system and maximize healthcare benefits by answering questions concerning medical, hospital, dental, vision, pharmacy and health care needs. They can be reached at 844.733.7503 or at [SFF@yourbenefitsmanager.com](mailto:SFF@yourbenefitsmanager.com).

## Retirement Plan:

Sanctuary for Families offers a 403(B) plan through BPAS. Employees hired to work 21 hours per week or more are eligible to contribute to the retirement plan from the first day of employment. Any employee who does not choose to elect or opt out will be automatically enrolled in the plan at a 2% deferral rate after 45 days of employment. Please refer to the retirement plan documents in your onboarding materials for further details.



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## PAID TIME OFF:

Please refer to the Personnel and Benefits Handbook for a complete description. Vacation time is accrued from the first day of employment but cannot be taken until successful completion of 90 days of employment.

- All full time, non-exempt employees are eligible for 15 days of accrued vacation time annually during the first four years of employment and 20 days of annual vacation time after the fourth year.
- All full time, exempt employees are eligible for 20 days of accrued vacation time annually during the first three years of employment, 25 days during their fourth through eighth year of employment.
- Each full time employee receives three personal days, 12 sick days, one floating holiday and 18 company paid standard holidays per year.
- Paid time of accruals for part time employees will be pro-rated based on the number of hours worked.
- Temporary employees are not eligible for paid time off.

## Miscellaneous Benefits:

### FLEXIBLE SPENDING ACCOUNTS: CLARITY

The Flexible Spending Accounts permit employees to set aside a certain amount of tax free dollars from their paychecks into different accounts:

- Healthcare Reimbursement Account: reimburses the employee for any healthcare expenses not covered by insurance. If electing the CDHP Insurance plan, any Healthcare FSA elections are only allowed to be used for dental and vision expenses.
- Dependent Care Reimbursement Account: reimburses the employee for daycare expenses for eligible children and adults incurred while the employee is at work.
- Mass Transit and Parking Accounts: enables the employee to set aside a portion of their income to pay for transportation and parking expenses incurred while commuting to and from work.

### GYM REIMBURSEMENT POLICY

Employees may request reimbursement for eligible expenses incurred from belonging to a gym or fitness center.

### EMPLOYEE REFERRAL POLICY

Employees will received monetary reward for referring qualified applicants for any regular full-time or part-time agency position.

### DIRECT DEPOSIT

Employees may have their salary deposited directly into a checking and/or savings account at the bank of their choice.

### EMPLOYEE ASSISTANCE PROGRAM (EAP)

The EAP through ESI provides experienced assistance to help employees and their families resolve personal problems that affect their wellbeing, family or job. In addition to assessment and referral services, the EAP pro-vides information, education and consultation to help individuals deal with personal problems. This benefit is available at no cost to the employee. They can be reached at 800.252.4555 or [www.theEAP.com](http://www.theEAP.com).