

New River Community Action Employee Benefits Summary

In order to be eligible for benefits, an employee must be hired to work an average of 25 or more hours per week with an anticipated period of employment being 6 months or longer.

Paid Holidays (New Years Day, Martin Luther King, Jr. Day, Presidents Day, Good Friday, Memorial Day, Independence Day, Labor Day, Veterans Day, Thanksgiving Day and the Friday after, Christmas Day, and additional days as determined by the NRCA Board of Directors)

Full-time employees receive 8 hours; part-time employees working 35-39 hrs/wk receive 7 hrs, 30-34 hrs/wk receive 6 hrs, 25-29 hrs/wk receive 5 hrs.

PTO (Paid Time Off)

Full-time, full year employees accrue 8 hours per pay period beginning the first day of the first full calendar month of employment; after 6 years of continuous employment the rate increases to 10 hours per pay period; after 15 years it increases to 12 hrs per pay period. Part-time employees: 30-39 hours per week receive 6 hours per pay period (8 hrs after 6 years, 10 hrs after 15 years), 25-29 hrs/wk receive 5 hours per pay period (7 hrs after 6 years, 9 hrs after 15 years). No more than one year of PTO accrual may be carried over to the next fiscal year.

Full time, part year employees accrue at the rate of 4 hrs per pay period worked beginning the first day of the first full calendar month of employment (5 hrs after 6 years, 6 hrs after 15 years). Part time, part year employees working 30-39 hrs/wk accrue 3 hrs per pay period worked (4 hrs after 6 years, 5 hrs after 15 years), 25-29 hrs/wk accrue 2 hrs per pay period (3 hrs after 6 years, 4 hrs after 15 years).

Excused Absences

Employees may be excused and not charged leave for such purposes as listed in Personnel Policies including jury duty, inclement weather, reasonable time to vote, etc. Time off with pay is also allowed in the event of the death of a family member. Number of days varies and specifics are outlined in the Personnel Policies.

Agency sponsored retirement plan

A 401k plan is available through Mutual of America to all benefit eligible employees after completion of the waiting period (1000 hours during a fiscal year). The agency contributes 3% of your gross income to this account to help you save for retirement. You are able to contribute whatever amount you would like up to the plan maximum.

Short term disability and life insurance

Employer paid short term disability is intended to protect your income for a short duration in case you become ill or injured. Employer paid life insurance is provided at 1.5 times your salary up to \$100,000. Spousal and dependent life insurance is also provided in the amount of \$5,000.

Section 125 Plan Under this program, you will be able to pay for insurance coverage that we make available to you with a portion of your pay before federal income or social security taxes are withheld. This means that you will pay less tax and have more money to spend and save.

Optional for benefit eligible employees:

Flexible Spending Arrangements and a **Health Savings Plan** are available for employees that choose to enroll. Contributions are withheld pre-tax therefore allowing you to pay for child care and medical expenses not covered by your insurance with pre-tax dollars.

Supplemental Insurances through Allstate are available through payroll deduction, paid 100% by the employee.

Life Insurance w/ Accidental Death and Dismemberment Additional life insurance is available with guaranteed acceptance up to \$100,000 or 5 x your annual salary, whichever is less. You may also purchase additional spousal life up to \$25,000 and dependant life insurance up to \$10,000. Rates are based on your age and annual salary, paid 100% by the employee

Long Term Disability is intended to protect your income for a long duration after you have depleted short term disability. This policy pays 60% of your salary after a 90-day elimination period up to normal retirement age. Rates are based on salary and age, paid 100% by the employee.

Vision Insurance is available through Superior Vision. There is an In-Network co pay of \$15 for an eye exam and \$25 for materials. See Benefits Guide 2017 for additional benefits under the plan. Employee pays 100% of the premiums.

Fringe Benefits:

The fringe benefit plans approved by the Board of Directors for those employees who qualify are:

- a. 90% of the health insurance premium (Employee only) or 50% of the cost of any plan with dependant coverage (Emp + Child, Emp + Children, Emp + Spouse, Emp + Family) **THE AMOUNT NRCA PAYS IS BASED ON THE LOWEST COST PLAN**
- b. 50% of the dental premiums
- c. 100% of the premium for life, accidental death and dismemberment insurance (employer provided)
- d. 100% of the premium for dependent life insurance (employer provided)
- e. 100% of the premium for short term disability (employer provided)

Coverage begins 1st day of month after 30 days of continuous employment

Health Insurance – NRCA provides Optima plans. There are three options: HMO Design Vantage 4000/30%, HMO Vantage 2000/25/70% and HMO Vantage 1000/\$30/30%. The chart below gives a brief description of each plan.

Part Year Head Start employees (Teachers, FE/Teachers, FE/Assistant Teachers, Assistant Teachers, & Center Aides) who are not employed the entire year will receive amounts customized for them based on their hire dates. This is due to the summer months when deductions from paychecks cannot be made.

Plan Design	HMO Design Vantage 4000/30% Prev Rx	HMO Vantage 2000/\$25/30%	HMO Vantage 1000/\$30/30%
Benefits	In-Network, Member pays: <i>Note: NO OUT OF NETWORK COVERAGE</i>	In-Network, Member pays: <i>Note: NO OUT OF NETWORK COVERAGE</i>	In-Network, Member pays: <i>Note: NO OUT OF NETWORK COVERAGE</i>
Prescriptions	\$10/\$40/>\$60 OR 20% (\$250 max) /20% (\$250 max)	\$10/\$45/>\$75 OR 20% (\$250 max)/20% (\$250 max) \$150 deductible before copays apply	\$15/\$40/>\$75 or 20% (\$250 max)
Primary Care Office Visit	30% (after meeting deductible)	\$20 per visit to your PCP \$45 per visit to a specialist (deductible does not apply)	\$30 per visit to your PCP \$50 per visit to a specialist (deductible does not apply)
Preventative Care	\$0, covered 100%	\$0, covered 100%	\$0, covered 100%
In Hospital / Outpatient / Diagnostics (x-ray, etc.)	30% Allowable Charge (after meeting deductible)	30% Allowable Charge (after meeting deductible)	30% Allowable Charge (after meeting deductible)
Deductible	\$4000 per calendar year (\$8000 family)	\$2000 per calendar year (\$4500 family)	\$1000 per calendar year (\$2000 per family)
Emergency Rm	30% (after meeting deductible)	30% (after meeting deductible)	30% (after meeting deductible)
Max. out-of-pocket	\$6,550/ \$13,000 family	\$5,000 / \$10,000 family	\$5,000 / \$10,000 family

Employee Only	\$16.91	\$88.06	\$111.64
Emp + Child	\$118.40	\$218.00	\$251.02
Emp + Chldrn	\$169.14	\$311.42	\$358.59
Emp + Spouse	\$177.59	\$326.99	\$376.52
Family	\$245.25	\$451.57	\$519.96

Dental Insurance – NRCA provides a dental plan through Lincoln Financial. The annual deductible is \$50.00 per individual, \$150.00 per family. The deductible is waived for preventative services. After the deductible has been met basic services are payable at 80% and major services are payable at 50%. Orthodontic services are payable at 50% with a \$1,250 lifetime maximum for children to age 19. Maximum benefit is \$1,250 per calendar year.

Employee Only	\$6.82
Employee + Child/Children	\$14.18
Employee + Spouse	\$14.74
Family	\$24.89

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