

New River Community Action
Employee Benefits Summary for 2023

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 Year's Day, Martin Luther King, Jr. Day, Presidents Day, Good Friday, Memorial Day, Independence Day, Labor Day, *Indigenous People's Day, *Election Day, *Veterans Day, Thanksgiving Day and the Friday after, Christmas Day, and additional days as determined by the NRCA Board of Directors) *Head Start employees must work the indicated holidays. Those holidays are used during Christmas break.

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

Part-year (less than 12 months' continuous work schedule and paid status) Head Start center staff whose weekly budgeted hours are 35 hours or greater will be granted 48 hours of PTO per program year from zero (0) through five (5) years of continuous employment; 64 hours will be granted for six (6) through fourteen (14) years of continuous employment; 80 hours will be granted for fifteen (15) or more years of continuous employment

Part-year Head Start staff whose employment starts between August 1 and November 1 will be granted 16 hours of PTO if weekly budgeted hours are 35 or more or 12 hours if weekly budgeted hours are between 25-34 to be used during that calendar year. On January 1 of the next calendar year PTO will follow the same schedule as Part-year Head Start staff who were employed at the beginning of the program year. Part-year Head Start staff whose employment starts between January 1 and April 1 will be granted 16 hours if weekly budgeted hours are 35 or more or 12 hours if weekly budgeted hours are between 25-34 to be used during the remainder of that program year.

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 (one year of employment and 1000 hours worked during a year). The agency contributes 3% of your gross income to this account to help you save for retirement. Eligible participants will automatically have 1% deducted from each paycheck, unless you opt out or change your contribution amount.

Short term disability, life, and accidental death and dismemberment insurances

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 and accidental death and dismemberment 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 childcare and medical expenses not covered by your insurance with pre-tax dollars.

Supplemental Insurances available through **Mutual of Omaha** include Critical Illness and Accident. These are available through payroll deduction, paid 100% by the employee.

Life Insurance w/ Accidental Death and Dismemberment Additional life insurance is available through Mutual of Omaha, 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 \$30,000 and dependent life insurance up to \$10,000. Rates are based on your age, 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. \$130 frame or contact allowance per year. Covers lenses in full. Discounted pricing for add on like anti-glare, anti-scratch, etc. Employees pay 100% of the premiums.

Dental Insurance is available through Delta Dental. 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 type 1 services are payable at 80% and major services are payable at 50%. Orthodontic services are payable at 50% with a \$1,500 lifetime maximum for children to age 19. The maximum benefit is \$1,500 per calendar year. **See rates on next page.**

All insurance coverage begins the 1st day of month after 30 days of continuous employment

Dental insurance rates listed are **per paycheck**.

Employee Only	\$15.45
Employee + Child/Children	\$33.11
Employee + Spouse	\$33.87
Family	\$56.09

Fringe Benefits:

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

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

Health Insurance – NRCA offers Anthem Health insurance plans. There are three options: The chart below gives a brief description of each plan.

Plan Design	Healthkeepers POS OA 30 2000/30%/6000	Healthkeepers POS 4000/30%/4000	Healthkeepers HSA 5000/30%/ Prev RX
Benefits	In Network	In Network	In Network
Prescriptions	\$15 copay/\$50 copay/\$85 copay	\$15 copay/\$50 copay/\$85 copay	Deductible then \$10/\$40/\$70
Primary Care Office Visit	\$30 copay	\$30 copay	30% after deductible
Specialist Office Visit	\$50 copay	\$50 copay	30% after deductible
Urgent Care	\$50 copay	\$50 copay	30% after deductible
Preventative Care	\$0, covered 100%	\$0, covered 100%	\$0, covered 100%
Virtual Visit	\$0 Copay	\$0 Copay	30% after deductible
In Hospital / Outpatient / Diagnostics (x-ray, etc.)	Deductible then 30%	Deductible then 30%	Deductible then 30%
Deductible	\$2000 per calendar year (\$4,000 family)	\$4000 per calendar year (\$8,000 family)	\$5,000 per calendar year (\$10,000 per family)
Emergency Rm	Deductible then 30%	Deductible then 30%	Deductible then 30%
Max. out-of-pocket	\$6,000 person / \$12,000 family	\$7,350 person / \$14,700 family	\$6,900 person / \$13,800 family

Rates listed are per paycheck.

Employee Only	\$114.08	\$86.86	\$23.72
Emp + Child	\$251.66	\$213.01	\$123.36
Emp + Children	\$407.49	\$354.42	\$231.30
Emp + Spouse	\$488.99	\$425.30	\$277.56
Family	\$637.36	\$554.35	\$361.78

Questions? Contact Tabitha Greenhalgh-HR Manager at (540) 633-5133 ext 454 or by email at tgreenhalgh@nrca.org or Meleena Blevins-HR Administrator at (540) 633-5133 ext 435 or by email at mblevins@nrca.org.

Updated 1/26/2023