



Benefits Summary

Health Insurance: New Employees are eligible for coverage on the first of the month following 30 days of employment. Employees are offered either PPO or HDHP (high deductible health plan) based on regional availability. Employees are required to pay a portion of the health insurance premium.

Dental Insurance: New Employees are eligible for coverage on the first of the month following 30 days of employment. Some locations have access to a MetLife Safeguard DHMO as well as a Humana DPPO, and other locations only have HUMANA DPPO access. Employees are required to pay 100% of the dental insurance premium.

Vision Insurance: New employees are eligible for coverage on the first of the month following 30 days of employment. Vision Service Plan (VSP) has one of the largest networks of vision providers and offers affordable eye-care plans with substantial savings and discounts. Employees are required to pay 100% of the vision insurance premium.

Basic Life Insurance/AD&D: Basic Life Insurance and Basic Accidental Death & Dismemberment Insurance are available at no cost to all full-time regular employees the first of the month following 30 days of employment. One Hope United will provide two times an employee's annual salary, up to a maximum of \$50,000 in coverage.

Optional Life Insurance: Employees can purchase additional coverage for themselves, their spouses and their dependents in increments of \$10,000 for the employee; \$5,000 for their spouses and \$2,500 for dependents. Coverage amounts and caps vary based on age and amount of coverage.

Flexible Spending Accounts: This is a voluntary benefit for employees. This program allows employees to fund specific expenses with pre-tax dollars rather than after-tax dollars. One Hope United offers four Flexible Spending Accounts – Medical FSA, Dependent Care FSA, Parking FSA, and Mass Transit FSA.

Employee Assistance Program: The EAP is designed to assist in the identification and resolution of employee problems that may interfere with the employee's well-being, as well as his or her productivity in the workplace. This is an employer paid benefit available to all employees.

Retirement Plan: Employees are eligible for The Annuity Supplement (TAS) through MMBB. Eligibility is immediate and can be completed via pre-tax payroll deductions.

Long-Term Disability: One Hope United pays the full monthly premium. Employees are eligible on the first of the month following 365 days of employment and 90 days of disability as evaluated by the insurance carrier. Benefits are equal to 60 percent of the first \$8,333 of your monthly pre-disability earnings to a maximum amount of \$5,000. Pre-existing conditions apply.

Vacation: Employees will earn vacation time each payroll period by pay grade:

- Nonexempt employees: Full-time employees will earn five days of vacation during their second six months of employment and a maximum amount of 10 per year thereafter. An additional 2 days is accrued at 3 years of employment, and an additional 3 days at 5 years.
- Exempt employees: Full-time employees will earn 10 days of vacation during their second six months of employment and a maximum of 20 days of vacation thereafter accrued. Employees may not accrue more than their annual allocation of vacation at any time. Employees may only carry over 10 days of vacation time from one service year to the next.

Paid Time Off (PTO): PTO days are designed to provide flexibility in scheduling time away from work and to meet the individual needs of the employee. PTO days are accrued at a rate of 4 hours on the first pay date of each month by any regular full-time employee. Employees may only carry over 1 day of PTO from one service year to the next.

Paid Flexible Days (PFD): Any regular part-time employee working 20 or more hours per week will receive one pro-rated day per month, which is intended to cover all paid time off, including vacation, holidays and PTO.

Personal Sick Leave Bank: PSLB time is available to full-time employees to provide time off when an employee or his or her family member is ill or upon the event of the death of a spouse, child (including step-children), parent, parent in-law, grandparent, or siblings. PSLB time is also available for use during FMLA leaves after vacation and PTO are exhausted. PSLB time accrues at a rate of two days each year; one day is accrued on January 1, and the second on July 1. All accrued but unused vacation or PTO amounts above the carryover limit is automatically added to PSLB on an employee's anniversary date.

Holidays: One Hope United recognizes eight fixed holidays (New Year's Day, Martin Luther King, Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving, the Friday after Thanksgiving, and Christmas), and one extra holiday near Christmas, pre-determined by the agency.