



Benefits Summary (FY23) 2022-2023
Full-Time Employees (Working 30 or more hours per week **)

MEDICAL INSURANCE

Northeast Arc offers employees two comprehensive, high quality medical plan options through Blue Cross Blue Shield/Benemax HMO Plan. The HMO plan covers 100% of any routine and preventive services and allow access to BCBS's [full New England network](#). You have the freedom to choose from thousands of In-Network providers across MA, CT, NH, ME, RI and VT. Northeast Arc shares in the cost of the plans. A waiting period of 60 days applies to all new employees.

<u>Deductible</u>	HMO Blue NE Basic Copayment With Benemax		
	<u>Gold Plan</u>	<u>Silver Plan</u>	<u>Bronze Plan</u>
Single	\$0	\$1,000	\$2,000
Family	\$0	\$2,000	\$4,000
Office Visits Copay			
Routine/Preventive	No Charge	No Charge	No Charge
Diagnostic with PCP	\$25 copay	\$35 copay	\$35 copay
Specialist	\$50 copay	\$50 copay	\$55 copay
Emergency Room	\$350 copay		
Urgent Care	\$50 copay	\$50 copay	\$55 copay
Vision Exam (1 every 24 months)	No Charge	No Charge	No Charge
Diagnostic Lab & X-Rays	\$0	Deductible Applies	Deductible Applies
High Tech Imaging	\$75 copay	\$75 copay AFTER Deductible	\$100 copay AFTER Deductible
Outpatient Surgical Care	\$500 copay	\$500 copay AFTER Deductible	\$300 copay AFTER Deductible
Inpatient Hospital Stay	\$250 copay	\$250 copay AFTER Deductible	\$300 copay AFTER Deductible
Prescription Drug	(Out of Pocket Maximum) \$1,000/\$2,000		
30 Day (Retail)	\$20/\$40/\$60		
90 Day (Mail Order)	\$40/\$80/\$180		
30 Day (Specialty)	\$20/\$40/\$60		

***Employees working less than 40 hours per week will pay an increased prorated rate for medical insurance*

Bi-weekly Contribution Rates for Employees Earning Less than \$55,000 per year

	<u>Gold Plan</u>	<u>Silver Plan</u>	<u>Bronze Plan</u>
Single	\$84.99	\$80.42	\$71.25
Family	\$227.36	\$215.99	\$195.96

Bi-weekly Contribution Rates for Employees Earning \$55,000 or more per year

	<u>Gold Plan</u>	<u>Silver Plan</u>	<u>Bronze Plan</u>
Single	\$93.00	\$87.83	\$78.50
Family	\$248.21	\$235.26	\$214.69

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.

BCBS Dental Blue Freedom Plan (High Option)

\$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

BCBS Dental Blue Freedom Plan (Low Option)

\$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

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

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All deductions for medical, 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 that can be applied to eligible qualified medical, dental and dependent care expenses. Employees may set aside up to \$2,850 deducted pre-tax, into a health reimbursement account; or up to \$5,000, to pay for eligible dependent care expenses. Employees have immediate access to their health reimbursement account and can rollover up to \$570 in unused funds that remain at the end of the plan year.

LIFE INSURANCE

We are pleased to offer basic group term life insurance at no cost to our employees. Coverage begins on the first day of employment and is equivalent to one time the employee's annual base salary, to a max of \$100,000.

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, 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

TUITION REIMBURSEMENT

Northeast Arc is happy to reimburse employees up to \$500 per approved course tuition at any institution of higher education, at a maximum of 2 courses per semester and 3 semesters per year. Eligibility requirements include six months of employment, a grade of B or higher and funding availability.

PAID TIME OFF

Accrual rates per year:

<u>Years 1 & 2</u>	<u>Years 3 & 4</u>	<u>Years 5-7</u>	<u>Year 8+</u>
15 days	19 days	24 days	25 days

Holidays: 12 per year

Sick time: 10 days per year

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