

BENEFITS AT-A-GLANCE

2025 / 2026

FRED FINCH YOUTH & FAMILY SERVICES

is proud to be a “benefit-rich” organization, offering a broad variety of benefits to our employees. It has always been a key focus of FF to ensure that our employees are well taken care of.



BENEFITS ELIGIBILITY

If you are a benefit-eligible employee at FF, you may enroll in the benefits outlined in this guide. In addition, the following dependents are also eligible to enroll with you:

- Spouse or registered domestic partner
- Dependent children; permitted to remain on your Medical, Dental, and/or Vision plans up to age 26, regardless of marital or student status

DENTAL PLANS

FF offers a DHMO and a PPO dental plan through Mutual of Omaha. Both plans provide coverage for preventive, basic and major services, as well as orthodontia.

MEDICAL PLANS

FF pays the majority of employee's medical copays, providing a lump sum into a Health Reimbursement Arrangement (HRA) to enrolled employees, annually. These funds are loaded onto a debit card to be used for covered services under your plan.

We offer our employees a choice between two different medical plans. Coverage under both plans include comprehensive medical care and prescription drug coverage. Chiropractic and Acupuncture services are also covered under the HMO plan only. All plans offer many resources and tools to help employees maintain a healthy lifestyle.

Plan options include:

- Kaiser Permanente HMO-HRA
- Kaiser Permanente PPO-HRA*

**For Imperial and Tulare County residents only*

VISION PLAN

Vision coverage is available through VSP. FF offers one vision plan, utilizing the Choice Network.

Monthly Payroll Deductions for Full-Time Employees (30 to 40+ hours per week)

Employees working 20 to 29 hours contribute different monthly payroll deductions.

MEDICAL	EMPLOYEE	+ SPOUSE	+ CHILD(REN)	+ FAMILY
Kaiser Permanente HMO-HRA	\$140.68	\$304.62	\$253.85	\$464.54
Kaiser Permanente PPO	\$140.68	\$304.62	\$253.85	\$464.54
DENTAL	EMPLOYEE	+ SPOUSE	+ CHILD(REN)	+ FAMILY
Mutual of Omaha DHMO	\$0.64	\$1.33	\$5.49	\$17.29
Mutual of Omaha PPO	\$14.94	\$53.43	\$71.69	\$113.60
VISION	EMPLOYEE	+ SPOUSE	+ CHILD(REN)	+ FAMILY
VSP Choice Plan	\$6.34	\$10.87	\$11.09	\$17.89

LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT

Basic Life and Accidental Death & Dismemberment (AD&D) coverage is provided at NO COST to eligible employees. Employees also have an opportunity to purchase additional Voluntary Life coverage at an affordable group rate for themselves and their eligible family members.

- **Employee:** Min. \$10,000. Can be increased by increments of \$10,000; \$500,000 max (limited to 5x annual salary)
- **Spouse/RDP:** Min. \$5,000. Can be increased by increments of \$5,000; \$50,000 max (limited to 100% of employee amount)
- **Children:** increments of \$2,000; \$10,000 max

PAID TIME OFF

FF provides Paid Time Off (PTO). Full time employees accrue 21 days annually. For part time and School-based accrual rates please contact Human Resources. Accrual rates increase after 3 years and 5 years of employment.

ADDITIONAL BENEFITS

401K AND FLEX FUNDS

- 401K with up to 6% company matching
- \$150 "Flex Funds" (for hourly, non-exempt employees only)

EMPLOYEE ASSISTANCE PROGRAM

Employees and their eligible family members are provided an Employee Assistance Program at NO COST. You and your immediate family members can call for help relating to a wide variety of life events and concerns. Services are free and confidential. The Health Advocate EAP is available 24 hours a day, 7 days a week for your convenience. Offered to benefit eligible employees and their immediate family members.

LOAN FORGIVENESS

Employees at Fred Finch may be able to apply for federal student loan forgiveness programs such as:

- OSHPD, Student Debt Crisis Center, State Loan Repayment Program;
- Healthcare Workforce Development Division (HWDD), Health Professions Education Foundation (HPEF);
- Licensed Mental Health Services Provider Education Program (LMHSPEP), Mental Health Loan Assumption Program (MHLAP);
- Department of Education Loan Forgiveness, & Income-Based Repayment (IBR)

SUPPLEMENTAL BENEFITS

Please refer to rates located on the Kronos Portal

Mutual of Omaha

- Life and Accidental Death & Dismemberment (AD&D)
- Short-Term Disability (STD)
- Long-Term Disability (LTD)
- Accident
- Critical Illness
- Hospital Indemnity Insurance

Legal Shield & ID Shield

Nationwide Pet Insurance

