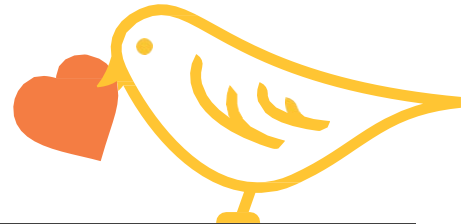


BENEFITS AT-A-GLANCE

2023 / 2024

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 FFYFS to ensure that our employees are well taken care of.



BENEFITS ELIGIBILITY

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

- 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

FFYFS offers a DHMO and a PPO dental plan through Delta Dental. Both plans provide coverage for preventive, basic and major services, as well as orthodontia.

MEDICAL PLANS

FFYFS pays for the majority of the employee's medical copays. Chiropractic and Acupuncture services are also offered. We offer our employees a choice between two different medical plans. Coverage under all plans includes comprehensive medical care and prescription drug coverage. The plans also offer many resources and tools to help employees maintain a healthy lifestyle. Plan options include:

- **Kaiser Permanente HMO HRA**
- **Cigna Open Access Plus – OAP Full Network HRA (Buy-up)**
- **Cigna LocalPlus Narrow Network HRA (Buy-Up)**

VISION PLANS

Vision coverage is available through VSP. Two vision plans are offered by FFYFS: Exam-only and Exam with materials.

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 HRA	\$124.17	\$268.86	\$224.05	\$410.01
Cigna LocalPlus Narrow Network HRA (Base Plan)	\$59.17	\$128.10	\$106.74	\$195.38
Cigna Open Access Plus OAP Full Network (Buy-Up)	\$89.17	\$193.05	\$160.86	\$294.44
DENTAL	EMPLOYEE	+ SPOUSE	+ CHILD(REN)	+ FAMILY
Delta Dental DHMO	\$0.83	\$1.66	\$5.72	\$18.11
Delta Dental PPO	\$20.70	\$64.48	\$83.84	\$127.62
VISION	EMPLOYEE	+ SPOUSE	+ CHILD(REN)	+ FAMILY
VSP Core Plan	\$0	\$0	\$0	\$0
VSP Buy-Up	\$9.61	\$19.22	\$21.14	\$30.75

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; \$250,000 max (limited to 50% of employee amount)
- Children: \$1,000; \$5,000; or \$10,000

PAID TIME OFF

FFYFS 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 and 5 years of employment.

ADDITIONAL BENEFITS

401K AND FLEX FUNDS

- 401K with up to 6% company matching
- \$150 "Flex Funds" (Prorated for part-time employees)

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 with 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

- **UNUM**
 - Life
 - Accidental Death & Dismemberment (AD&D)
 - Short-Term Disability (STD)
 - Long-Term Disability (LTD)
 - Accident
 - Critical Illness
 - Whole Life Insurance with Long Term Care Rider
 - Hospital Indemnity Insurance
- **Legal Shield & ID Shield**
- **Nationwide Pet Insurance**