

A Summary of Employee Benefits at FCSN

Federation for Children with Special Needs

The Federation provides comprehensive employee benefits to help meet the diverse needs of our employees. The benefit plan packages offered are designed to provide for quality-of-life improvements, and to also offer loss of income protection for our employees in the event of illness, disability, or death. Listed below is a brief overview of our employee benefit plans at the Federation.

1. **Medical and Dental Insurance.**

The Federation offers medical insurance through Harvard Pilgrim for employees who regularly work 20 hours or more each week. Currently, we offer Harvard Flex 1000, Harvard Flex 2000 plan and Harvard Focus plan. The Federation contributes 75% of the monthly premium for health insurance and the employee pays 25%.

The Federation offers dental insurance through Delta Dental for employees who regularly work 20 hours or more each week. The Federation contributes 90% of the monthly premium and the employee pays 10%.

For eligible new employees, coverage for both medical and dental is effective the first day of employment or (date of hire). An enrollment form must be completed and submitted to Human Resources to be enrolled. Upon termination of employment, for whatever reason, medical and dental coverage continues to until the end of the month in which the last day of employment occurs. For medical and/or dental plan rates, please refer to FCSN's current Health and Dental Plan Rates.

2. **Short-Term and Long-Term Disability Insurance**

At no cost for eligible employees, the Federation offers short-term disability (STD) and long-term disability (LTD) through Reliance Standard. For employees who regularly work 30 hours or more each week, the Federation contributes 100% of the monthly premium cost. For eligible new employees, coverage is effective after thirty (30) days of employment.

STD benefits, for one period of disability, are available for up to a maximum of eleven (11) weeks and the weekly benefit equals 60% of the employee's weekly earnings up to \$1,500. Enrollment is automatic, an employee does not complete an enrollment form.

LTD benefits, for one period of disability, are available for up to a maximum of six (6) months and the monthly benefit equals 60% of the employee's monthly earnings up to

\$6,000. There is a 90-day waiting period before an employee can use LTD benefits. Enrollment is automatic, an employee does not complete an enrollment form.

3. **Group Term Life Insurance.**

At no cost to eligible employees, the Federation provides group term life insurance at no cost to our employees, through Reliance Standard, to employees who regularly work 20 hours or more per week. The insurance is in an amount equal to an employee's annual salary, up to a maximum of \$50,000. For eligible new employees, coverage is effective the first of the month following the date of hire. Enrollment is automatic. However, eligible employees must complete a Beneficiary Enrollment Form.

4. **Worker's Compensation Insurance**

The Federation provides worker's compensation insurance employees who sustain an injury/accident at work. The Federation pays 100% and, all FCSN employees are eligible for worker's compensation insurance.

5. **Flexible Spending and Dependent Care Accounts.** Employees who regularly work at least 20 hours per week may set aside part of their pre-tax wages in a Healthcare Flexible Spending Account (FSA). These funds can be used throughout the benefit year to pay for certain healthcare expenses for themselves, spouse, and dependents. In addition, eligible employees can also set up a Dependent Care Account (DCA) and set aside pre-tax wages to help with the cost of care for dependents, including children under the age of 13 and aging parents.

6. **Employee Assistance Plan.** At no cost to our employees, the Federation offers an Employee Assistance Plan (EAP). EAP is a voluntary program designed to assist employees in resolving personal matters (e.g., emotional, financial, legal, substance abuse) that may be adversely affecting an employee. Employees who regularly work 20 hours per week or more have access to free, confidential assessments, short-term counseling, referrals, and other services to employees. Information and a toll-free contact number is given to all new employees as part of their HR orientation.

7. **Retirement Plans**

To assist eligible employees with retirement savings, the Federation provides our employees with two retirement savings plans, a 403(B) Tax-Deferred Annuity Plan (TDA) and a 403(B) Deferred Contribution Plan (DC) plan, both available through TIAA CREF (Teachers Insurance and Annuity Association College Retirement Equities Fund). Employee contributions are deducted from employee paycheck on a tax-deferred basis. To be eligible, the employee must regularly work 20 hours per week and be 21 years of age. To enroll, a Salary Reduction Agreement form must be completed and returned to Human Resources. Plus, complete an online enrollment directly with TIAA-CREF. (Please see Human Resources for TIAA-CREF online enrollment information).

1. Tax-Deferred Annuity Plan (TDA code #369028). Employees can participate in this Plan immediately following employment.
2. Defined Contribution Plan (DC code #369027). Employees may participate in this plan after completing one year of employment. Employees can contribute any percentage of their salary. However, the DC plan includes an employer match. In the DC plan, the Federation matches an employee's contribution up to 2% of employee's annual compensation.

To enroll in either plan, a salary deduction form must be completed and returned to HR plus, the employee must set up an account with TIAA-CREF.

8. **Paid Time Off**

Paid time off (PTO) consists of paid vacation, sick and personal time. PTO is calculated according to the Federation's fiscal year (November 1st to October 31st). Annual PTO allotments are available to all eligible employees on November 1st and accrued (earned) according to an employees' years of service with FCSN.

Vacation Time

Employees who regularly work a minimum of 20 hours per week are eligible for paid vacation time. Employees who work fewer than 20 hours and temporary employees are not eligible for vacation time. During the first two years of employment, a regular full-time employee earns 3 weeks of vacation, or 120 hours (vacation time is pro-rated for those who work less than full-time schedule). Your vacation time will increase based on your length of service with FCSN. A newly hired employee can use vacation time after completing his/her three-month orientation period.

Sick Time

All employees at the Federation are eligible for paid sick time. Paid sick time is to be used for personal illness, injury or other medical condition that requires home care or to care for an employee's spouse, parent, child, spouse's parent, grandparent, or sibling who is suffering from an illness, injury or other medical condition that requires home care. Employees earn personal time each pay period bas. Part-time employees earn sick time on a prorated basis.

Personal Time

Employees who regularly work a minimum of 20 hours per week are eligible for paid personal time. Employees who work fewer than 20 hours and temporary employees are not eligible for personal time. Employees earn personal time each pay period based on their regular work hours. A full-time employee earns 32 hours or 4 days (pro-rated for those who work less than a full-time schedule). A newly hired employee can use vacation time after completing their three-month orientation period. A new employee is eligible to use available personal time after 30 days of employment.

Holiday Time

FCSN observes 13 holidays, plus a half-day prior to the Thanksgiving and Christmas holidays. Employees who regularly work 20 hours or more per week are eligible to receive holiday pay, pro-rated for part-time employees. Each year, the observed list of FCSN holidays is provided. Please consult the observed list of FCSN holidays.

9. **Hybrid Remote Work Agreement**

Working from home gives an employee some flexibility with balancing their work and personal life. A remote work arrangement may be established to provide an employee the opportunity to work a portion of their work schedule from home.

10. **Employee Referral Bonus**

FCSN offers to employees an Employee Referral Bonus of \$250 as an incentive to assist us with finding qualified job candidates. Employees who refer qualified candidates who get hired are eligible to receive this bonus.

11. **Yoga Classes**

Yoga classes are offered weekly at no cost to employees. These classes are currently held virtually.