



## Benefits Summary Quick Reference Sheet

Regular Full-Time Non-Exempt (30 hours or more)

### **GROUP HEALTH INSURANCE**

- Excellus BlueCross BlueShield: 3 High Deductible Plan options and 1 Copay/Hybrid Plan option
- Employee + Spouse/Partner and child(ren) coverage is available
- Plans are subject to deductibles and co-payments
- Premiums are largely supplemented by Arc of Onondaga
- Dependent Coverage is available for children to the age of 26
- Health Savings Accounts available with an agency contribution on select plans
- Flexible Spending Accounts/Limited Purpose Flexible Spending Accounts and Dependent Care FSA's are available dependent upon the plan option selected
- **Coverage begins the first day of the month following 60 days of employment**

### **GROUP DENTAL INSURANCE**

- Delta Dental: Enhanced and Standard Plan options
- Plans are subject to deductibles and co-insurance
- Employee + Spouse/Partner and child(ren) coverage is available
- Dependent Coverage is available for children to the age of 19 or full-time students to the age of 25
- **Coverage begins the first day of the month following 60 days of employment**

### **GROUP VISION INSURANCE**

- Davis Vision: one plan option
- Employee + Spouse/Partner and child(ren) coverage is available
- Dependent Coverage is available for children to the age of 26
- **Coverage begins the first day of the month following 60 days of employment**

### **HEALTH SAVINGS ACCOUNT**

- HSA's are available with enrollment in select plans
- This account can be used for qualifying medical, dental and vision expenses
- An agency contribution into your account will be made on a biweekly basis
- An employee contribution is available on a pre-tax basis subject to annual maximum contributions
- The HSA is in the employee name and rolls over year after year
- **Coverage begins the first day of the month following 60 days of employment**

### **FLEXIBLE SPENDING ACCOUNT**

- FSA's are available with enrollment in the COPAY/Hybrid plan or if not electing a medical plan and eligible
- This account can be used for qualifying medical, dental and vision expenses
- An employee contribution is available on a pre-tax basis subject to annual maximum contributions
- The full election amount is available as of the effective date of the election and paid back through payroll deductions
- Dependent Care FSA is available for use for day care costs- the employee contributes to this account on a pre-tax basis
- If the employee is enrolled in a high deductible health plan they are ineligible to contribute to this account
- **Coverage begins the first day of the month following 60 days of employment**

### **Limited Purpose FLEXIBLE SPENDING ACCOUNT**

- LPFSA's are available only to an employee who has an HSA account
- This account can be used for qualifying dental and vision expenses only
- The employee contributes to this account on a pre-tax basis subject to annual maximum contributions
- The full election amount is available as of the effective date of the election and paid back through payroll deductions
- **Coverage begins the first day of the month following 60 days of employment**

### **RETIREMENT PLAN**

- 401(k) plan offered through Corebridge (formerly AIG)
- Employees are enrolled in at 3% contribution
- Employees may contribute a minimum of 1% of gross wages to a maximum of 80% of their gross wages subject to annual maximum contributions
- Arc of Onondaga will match 50% of the first six (6%) percent of the employees contribution beginning immediately
- Employees are fully vested immediately

### **NYS SHORT-TERM DISABILITY**

- Financial protection on a short-term basis, up to 50% of average weekly income with a maximum weekly benefit of \$170.00 for a period of 180 days
- Employees pay up to \$1.20 per pay period with the remaining premium supplemented by Arc of Onondaga
- Coverage can begin on the first day of employment

### **NYS PAID FAMILY LEAVE**

- Financial and job protection on a short-term basis, up to 67% of average weekly income with a maximum weekly benefit of \$971.61 for qualifying leaves of absences for a period of up to 12 weeks
- Employees pay the premium
- Coverage can begin after 6 months of service**

### **LONG-TERM DISABILITY**

- Financial protection on a long-term basis, up to 60% of monthly income with a maximum monthly benefit of \$5,000.00 for the duration of the disability with some restrictions
- Premium paid in full by Arc of Onondaga
- **Coverage begins the first day of the month following 60 days of employment**

### **GROUP TERM LIFE INSURANCE & GROUP ACCIDENTAL DEATH & DISMEMBERMENT**

- Life insurance 1x's annual salary with a maximum benefit of \$50,000.00
- Accident insurance 1x's annual salary with a maximum benefit of \$50,000.00
- Premium paid in full by Arc of Onondaga
- **Coverage begins the first day of the month following the start of employment**

### **VOLUNTARY PRODUCTS**

- A variety of products are available i.e. supplemental disability insurance, supplemental life insurance, accident insurance, cancer care insurance, critical illness insurance, specified disease insurance and hospital indemnity insurance
- Coverage begins the first of the month following 60 days of employment
- Premiums are paid in full by the employee

### **EMPLOYEE ASSISTANCE PROGRAM**

- Confidential and Professional assistance and counseling services for employees and anyone residing in the employees' home
- Premium paid in full by Arc of Onondaga
- Coverage begins on the first date of employment**

### **TUITION ASSISTANCE PROGRAM**

- Reimbursement benefit that covers out-of-pocket tuition costs
- Reimbursement available at a maximum of \$1,500.00 per calendar year and \$750.00 per semester

### **BENEFIT TIME**

- Employees are eligible for vacation, sick, personal and floating holiday time
- Vacation time accrues biweekly and may be requested after 90 days of employment
- Sick time accrues biweekly and may be used after an employee's first month anniversary
- Personal time is awarded annually and prorated during an employee's first year of employment
- Personal time may be requested after 90 days of employment
- Arc of Onondaga regularly recognizes 8 holidays a year with no waiting period
- Floating holiday time is awarded annually and prorated during an employee's first year of employment
- Floating holiday time may be requested after 30 days of employment