

2023-2024 Employee Benefit Facts

The following is a summary of the benefits offered to full-time employees:



**MAINSTREAM
NONPROFIT
SOLUTIONS**
AN AGENCY OF TFI



MEDICAL COVERAGE - AUXIANT (AETNA PPO)

Full-time employees become eligible on the first of the month following 30 days of employment.

Summary Plan Benefits

- Base Plan: \$2,000 deductible per person (\$4,000 family)
- Buy-Up Plan: \$1,000 deductible per person (\$2,000 family)
- \$15 copay for PCP office visits; \$30 copay for specialist visits
- Prescription Drug Card

See below for employee's bi-weekly cost (per pay period) for the two plan types. Both plans are eligible for a wellness medical premium discount per pay period - contact Payroll for more details.

	BASE PLAN	BUY-UP PLAN
Employee Only	\$51.23	\$67.35
Emp. + Spouse	\$303.31	\$335.23
Emp. + Child(ren)	\$294.90	\$326.26
Emp. + Family	\$548.24	\$597.22

DENTAL COVERAGE - SUNLIFE

- Diagnostic and preventative care costs will not apply to the annual benefit maximum of \$1,000
- Maximum benefit is \$1,000 per contract year.
- Orthodontia for children under age 24, \$1,500 lifetime benefit maximum.

DENTAL PLAN	
Employee Only	\$0.00
Emp. + Spouse	\$19.41
Emp. + Child(ren)	\$16.08
Emp. + Family	\$35.54

VISION - VSP

Vision exam, spectacle lenses, and contact lens allowance every 12 months. Frames every 24 months.

VISION PLAN	
Employee Only	\$3.75
Emp. + Spouse	\$8.07
Emp. + Child(ren)	\$6.52
Emp. + Family	\$10.84

LONG-TERM DISABILITY - SUNLIFE

- Employer paid benefit following one year of services
- Pays 60% of monthly earnings to a maximum of \$5,000

LIFE INSURANCE - SUNLIFE

- Provided at no cost to the employee, equal to your annual salary
- Employees have the opportunity to purchase additional life insurance for themselves, their spouses and/or their children.

401(K) - MUTUAL OF AMERICA LIFE

- Eligibility begins on the first of the month following 30 days of employment
- The employer will match 100% of your contribution up to 5%
- Employees are automatically enrolled into the plan at first entry point
- You are always 100% vested in contributions you defer.
- Vesting in your employer's contributions is based on years of service:

YEARS	%VESTED	YEARS	%VESTED
0-2	0%	4	60%
2	20%	5+	100%
3	40%		

403(B) - MUTUAL OF AMERICA LIFE

The 403(b) is an investment savings plan available to all employees upon hire. The company does not contribute any funds to this plan.

WORKSITE BENEFITS - SUNLIFE

All worksite benefits are voluntary and are paid for by the employee through payroll deduction. Plans available include Group Accident and Cancer/Critical Illness.

SECTION 125 CAFETERIA PLAN - PAYLOCITY

- Medical Flexible Spending Account: Allows employees to set aside pre-tax dollars to pay medical expenses not covered by insurance (copays, deductibles, eyeglasses, etc.)
- Allows employees to pay employer provided medical insurance premiums from pre-tax wages, reducing pay check tax withholdings.
- Dependent Daycare Reimbursement: Allows employees to set aside pre-tax dollars to pay child or adult care.

PERSONAL LEAVE

Employees are given access to Personal Leave after completion of a six month probationary period. The schedule of days is as follows:

YEARS OF SERVICE	PERSONAL DAYS
0 up to completion of 1 year	20 Days
2 up to completion of 4 years	25 Days
5 up to completion of 10 years	30 Days
11 up to completion of 19 years	35 Days
20 years and over	40 Days

Any leave not used during the year will roll into a "Reserve Account." The Reserve Account balance can only be used for illness or medical purposes after all Personal Leave days have been used. A maximum of 60 days can be kept in the "Reserve Account."

HOLIDAYS

Full-time, non-residential employees receive the following 11 paid holidays per year:

- New Year's Day
- Martin Luther King, Jr. Day
- President's Day
- Memorial Day
- Independence Day
- Labor Day
- Veteran's Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Eve
- Christmas Day

When a holiday falls on a Saturday, the previous business day before will be the designated holiday. When a holiday falls on a Sunday, the following business day after will be the designated holiday. Substitute holidays are not allowed. Should a holiday fall within an employee's use of Personal Leave the employee shall be paid for the holiday instead of the Personal Leave, which can be taken at a later date.

LONGEVITY BONUS

- Eligible to full-time employees on anniversary date
- \$100.00 for each year with Agency up to \$1,000.00

Rates and Policies are subject to change at the discretion of the Agency.