



Summary of Employee Benefits (Full-Time)

Annual Leave

- 4 personal days
1 per quarter based on hire date
- Accrued Paid Time Off (PTO)
Amount based on tenure

401 (k) Thrift Savings Plan (John Hancock)

Employees may contribute up to 100% of annual salary (up to the IRS limit) on a pre-tax basis into a money accumulation plan.

Group Term Life and Accidental Death & Dismemberment Insurance* (Mutual of Omaha)

Life and AD&D insurance amount equal to 1 times annual earnings, but in no event less than \$10,000 or more than \$250,000. Your amount of life insurance will be rounded to the next higher multiple of \$1,000. Benefit provided at no cost to employee. Coverage begins on the 1st day of the month after completion of the 30-day waiting period.

Short Term/Long Term Disability* (Mutual of Omaha)

Income protection for employees while out on disability. After becoming eligible and on approved disability, STD pays at 66 & 2/3% and LTD pays at 60%. Benefit provided at no cost to employee. Coverage begins on the 1st day of the month after completion of the 6-month waiting period.

*Employees may purchase additional benefits for their self, spouses and dependents.

Employee Assistance Program (Mutual of Omaha)

Work-life balance assistance program provided at no cost to you. Easy to access services for everyday challenges of work and home as well as emotional and physical well-being support. Services include three free face-to-face consultations, referrals and educational materials.

Flexible Spending Account for Dental and Vision Only (WageWorks)

Employees may elect to set aside pre-tax dollars for dental and vision out-of-pocket costs and expenses not covered under the group health plans. Coverage begins on the 1st day of the month after hire.

Group Health Plans

Medical, Dental and Vision coverage available through CareFirst. Per payroll premiums for each plan are shown below. Coverage begins on the 1st day of the month after hire.

CareFirst HMO+Nonstop Wellness Medical*

Employee Only	\$99.13
Employee and Spouse	\$214.32
Employee and Child(ren)	\$173.35

*Nonstop Wellness provides a Visa Debit card to cover all out of pocket medical costs including copays and deductibles.

Blue Dental Plus

Employee Only	\$2.67
Employee and Spouse	\$6.40
Employee and Child(ren)	\$4.79
Employee and Family	\$7.65

CareFirst BCBS/CareFirst Blue Choice Vision

Employee Only	\$1.30
Employee and Spouse	\$3.12
Employee and Child(ren)	\$2.33
Employee and Family	\$3.73

For questions contact:

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