

BENEFITS SUMMARY

Welcome to Neighborhood House! When you join the Neighborhood House family, you gain access to a variety of benefits that make your life a little better. We truly believe that our employees are our greatest assets, and we take pride in ensuring you work in a positive environment that values your needs by providing a wide range of benefits. If you are a full-time, eligible employee working at least 30 hours or more per week, benefits will be effective the **first of the month following 60 days** of employment.

BENEFITS OFFERED	EMPLOYEE COST
Medical: EMI (Care Plus Network)	Neighborhood House pays 85% of single
 Traditional Plan - \$1,000 Deductible/\$6,000 Out of Pocket Max 	coverage or 65% of 2-party or family coverage.
 High Deductible (HDHP) - \$2,700 Deductible/\$4,000 Out of Pocket Max 	
All plans include FREE WellVia (telehealth benefit)	
Health Savings Account: Only for those covered on the HDHP	
Dental: EMI - 2 plans available	Neighborhood House pays 84% of Gold plan
Preventive visits included at no cost	and 40% of Platinum
Orthodontia plan available	
Vision: VSP – 2 plans available	Neighborhood House pays 75% of single
Employee Life Insurance: Unum	Age/Tobacco Use based rates
Basic Life Insurance \$10,000 employee	100% employer paid
Supplemental (Employee, Spouse, Child)	100% employee paid
Guaranteed issue (no underwriting) at new hire up to 5x wage	
Long Term Disability: Unum (60% of income up to \$6,000/month)	100% employee paid
Short Term Disability*: Unum (60% of income up to \$1,000/week after 14 day elimination)	100% employee paid
Accident Insurance: MetLife (includes wellness benefit)	100% employee paid
Critical Illness including Cancer*: MetLife (includes wellness benefit)	100% employee paid
Hospital Indemnity*: MetLife (includes wellness benefit)	100% employee paid
Employee Assistance Plan (EAP): Unum	Paid by Employer
 24/7 access to licensed counselors 	
3 face-to-face visits (free)	
Identity Theft Protection: Lifelock	100% employee paid
401k: Transamerica	Employer matches 35% of what you contribute
	up to 6%.
*Pre-existing applies	

PAID TIME OFF (PTO):

- Holiday: 10 paid holidays after 90 days of employment
- Vacation: Accrue up to 10 days/year
- Personal: Accrue up to 4 days/year
- Sick: Accrue up to 4 days/year

Note: This publication is only a partial summary of benefits and is provided for informational purposes only. It does not describe all elements of the summarized programs. For complete information regarding the benefits, plan provisions, limitations and exclusions, and for a description of claims procedures, refer to the formal benefit documents that will be provided to you after enrollment. In the event of a discrepancy or conflict between the information contained in this publication and the official benefit plan provisions, the official plan documents and insurance contracts will govern. Copies of these documents are available for your review from your Stratus.hr Benefits Department. No rights shall accrue to you and/or your dependents because of any statement, error or omission in this publication.