

# The Arc Mid-Hudson 2020 Benefit Summary

For Ulster and Greene County region employees

The Arc Mid Hudson is pleased to be able to provide our employees with one of the most comprehensive benefit packages available in the area. Medical benefits apply to full-time employees regularly scheduled to work 30 or more hours per week and will become effective following 90 days of continuous full-time employment.

Dental, Long Term Disability, Voluntary Short Term Disability and Life Insurance benefits apply to full time employees regularly scheduled to work 35 or more hours a week and will become effective following 90 days of continuous full time employment. This is a summary of benefits; for more specific information please refer to plan booklets and your Employee Handbook.

Employees are offered medical coverage through MVP's EPO plan. The MVP EPO option provides coverage for services rendered by an in-network provider in the MVP service area and coverage through the CIGNA network outside of the MVP service area. You can search for in-network providers on MVP's website - [mvphealthcare.com](http://mvphealthcare.com) or by calling 1-888-TALKMVP.

Level of Coverage	MVP EPO Union & Non-Union per paycheck deduction	Guardian Dental Union & Non-Union per paycheck deduction	Guardian Vision Not Enrolled in Medical per paycheck deduction
Single	54.63	7.25	2.00
EE+Sp/DP with out access to other coverage	163.66	10.85	5.63
EE+Sp/DP with access to other coverage	388.66	10.85	5.63
EE+1 Child	106.98	10.85	5.63
EE+Children	127.98	10.85	5.63
Family sp/dp with out access to other coverage	230.57	10.85	5.63
Family sp/dp with access to other coverage	455.57	10.85	5.63

**OPT OUT**

If you are in the bargaining unit and you have other medical coverage, and you provide proof of coverage and payment, you can opt out of The Arc Mid-Hudson's medical plan and receive **\$55** per paycheck. Otherwise provide proof of coverage you will receive **\$40** per paycheck.

\*with or with out access means spouse/domestic partners 's access to his or her employer's insurance plan

**Paid Time Off:** Applies to Regularly Scheduled Employees working at least 27.5 weekly.

<b><u>Paid Vacation:</u></b> Per the following schedule after each completed year of service.  *Employees who are within their first year of employment may request to have 3 vacation days advanced after 9 months of full-time service	Non-Exempt Employees	Number of	Exempt Employees	Number of Vacation
	Completed Years of Service	Vacation Days	Completed Years of Service	Days
	*1,2	9 days	*1,2	14 days
	3,4	14 days	3,4	19 days
	5	19 days	5 or more	24 days
	6	20 days		
	7	21 days		
	8	22 days		
	9	23 days		
	10 or more	24 days		

**Paid Holidays:**  
There are **9** paid holidays per year. Holidays include New Year's Day, Martin Luther King Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, the day after Thanksgiving, Christmas Eve and Christmas Day.

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## Paid Time Off

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**Paid Sick Days:** During the first year of employment, you accrue 1 day per month, for a total of 12 days. At the first anniversary (and at each anniversary thereafter), you receive 12 days.

**Sick Time Reimbursement:** Employees can get reimbursed for sick time allotted to them each year subject to conditions and eligibility. Generally, time accrued exceeding 24 days, may be "sold" back to the agency at the rate of 50% for non-exempt employees and 25% for exempt employees who are not extended administrators. These conditions are pro-rated for Brookside School.

**Paid Personal Days:** During the 1st year of employment, you accrue 1 day upon hire and 2 days at the six month point. At the 1st anniversary (and at each anniversary thereafter), you receive 3 days. Personal Days can not be carried over.

**Bereavement Leave:** You receive 3 paid bereavement days for the death of immediate family members including eligible domestic partners. You receive 1 day for all others as defined in the Employee Handbook.

## Benefits

Applies to all Employees

**Pension Plan:** The Arc Mid-Hudson provides an employer paid Defined Contribution Retirement Plan for each employee who is 21 years of age and works a minimum of 1,000 hours in each of the first two years of employment along with working at least 1,000 hours in each calendar year thereafter. Employees who have completed 2, 3 or 4 years of service are entitled to 3% contribution of their annual salary. Employee contributions commence with the first pay period in the following quarter. This will increase to 6% after 5 years of service. (Employees may supplement their pension and reduce their taxable income by contributing to a supplemental retirement annuity through payroll deduction.)

**Employee Assistance Program (EAP):** An Employee Assistance Program is available to employees and their family members, including domestic partners for counseling for various life problems. This is also available to on-call and part time employees. You may go for up to 6 sessions at no cost to you.

**Tuition Reimbursement:** After completing 6 months of full-time or 20 or more hours of regularly scheduled part time service, you may apply for tuition reimbursement for job-related or Human Service undergraduate or graduate courses. A grade of C or better must be achieved. For each \$100 of benefit received you must work 1 month beyond the completion of the course or you will be required to pay The Arc Mid-Hudson a portion of the benefit. Contact Human Resources for rates and restrictions.

**Family Medical Leave:** Employees may apply for up to 12 to 24 weeks time off under our Family Medical Leave Policy. Refer to the Employee Handbook for guidelines and restrictions. Employees must have at least 12 months of service & worked 1250 hrs during the previous 12 months to qualify for Family Medical Leave of Absence. A limited medical leave is also available. Refer to the Employee Handbook for details. Leave of absence may also be granted for other reasons or for other circumstances.

**Paid Family Leave:** Paid Family Leave coverage is provided to employees who have worked a minimum of at least 20 hours a week or 175 days within the last 6 months to care for an immediate family member with a serious health condition.

**Disability Coverage:** Mandatory Short term disability coverage is provided to all employees. Full time employees may also enroll in long-term disability coverage.

**Worker's Compensation Coverage:** This coverage is provided to all employees. Should you become unable to work due to a work-related injury this coverage provides payment for medical bills and also partial wage continuation benefits.

**Travel Reimbursement:** Staff members will be reimbursed for job related travel expenses submitted to their direct supervisor at a preset rate, or, in accordance with the terms of the current union contract, where applicable.

## Employees Enrolled in MVP

Applies to Regularly Scheduled Employees working at least 30 hours weekly and enrolled in MVP

**\$500 in-Patient Hospital Co-Pay Reimbursement Account** - This account reimburses for qualified \$500 in-patient hospital co-pay expenses for you and enrolled dependents. Requests for reimbursement are made through Flexible Benefits Systems, Inc.-Excludes domestic partner.

**Employer Funded Specialist Reimbursement Account** - This account reimburses for Specialist co-pay up to \$300 (**per family**) annually after the HRA and FSA funds have been exhausted for you and enrolled dependents. Excludes domestic partner.

**Chronic Care Reimbursement Account** - This account will reimburse you for co-pays related to prescribed medications and supplies (maximum of 90 day supply) for treatment of Diabetes, Asthma, high blood pressure and high cholesterol. The maximum available from this account is \$500 (**per family**) annually for you and enrolled dependents. Excludes domestic partner.

**Advanced Imaging Reimbursement Account**- This account will reimburse you for qualified Advanced Imaging expenses for amounts over \$50 up to \$250 for you and enrolled dependents. Excludes domestic partner.

**Vision Plan:** All employees who enroll in The Arc Mid-Hudson's health insurance plan will also receive the Guardian vision plan at no extra cost. This benefit allows you to spend up to \$200 per year. You may obtain a vision exam annually. Glasses and contact lenses may be purchased once every two years for you and enrolled dependents. Vision can also be purchased separately if you do not elect medical.

## Insurance Benefits

Applies to regularly scheduled employees working at least 35 hours weekly.

**Dental Insurance:** We offer dental coverage through Guardian. Enrollees can go in or out of network. This covers 100% of preventive services, and 80% of basic services. Maximum benefit of \$1,500/person per year. Major and Orthodontic services are covered at 50% after 1 year of full-time service. Reimbursements are based on reasonable and customary fees. There is a \$50. deductible per person. If enrollees go to an in-network provider services are covered at a 10% greater reimbursement rate for basic and major services.

**Life Insurance:** The Arc Mid-Hudson provides you with one times your annual salary in term life insurance, to a maximum of \$50,000 annual salary through Aetna. You may purchase supplemental life insurance through payroll deduction.

**Long Term Disability:** Long term disability coverage is provided to all employees enrolled in the MVP medical plan, or through a payroll deduction if opting out of medical coverage. Up to 60% wage continuation after 6 months of disability.

**Voluntary Short Term Disability:** Additional short term disability benefits offered through Lincoln. Can be purchased through payroll deduction. Up to 40% wage continuation for up to 6 months.in addition to state DBL

**Flexible Reimbursement Account:** Medical and Dependent Care Reimbursement Accounts allow you to pay for certain un-reimbursed medical, dental, vision and dependent care expenses with pre-tax payroll dollars.