The Arc Mid-Hudson 2027 Benefit Summary

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.

This is a summary of benefits; for more specific information please refer to plan booklets and your Employee Handbook.

The Arc Mid-Hudson New York

Achieve with us.®

Level of Coverage	Meritain EPO per paycheck deduction	Guardian Dental per paycheck deduction	Guardian VSP Vision per paycheck deduction	Guardian DAVIS Vision per paycheck deduction
Single	77.51	7.25	3.18	2.79
EE+Sp/DP with out access to other coverage	230.03	10.85	5.77	4.82
EE+Sp/DP with access to other coverage	530.03	10.85	5.77	4.82
EE+1 Child	154.16	10.85	5.77	4.82
EE+Children	178.72	10.85	5.77	4.82
Family sp/dp with out access to other coverage	318.75	10.85	5.77	4.82
Family sp/dp with access to other coverage	618.75	10.85	5.77	4.82

with or with out access means spouse/domestic partners 's access to their employer's insurance plan

Employees Enrolled in Medical

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

Medical Only HRA –This account reimburses for qualified office visit and prescription co-pays up to $250 (per family) annually for you and your enrolled dependents. Excludes domestic partner. This account is loaded onto a debit card.

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

Specialist Reimbursement Account - This account reimburses for Specialist co-pays up to $300 **(per family)** annually for you and your enrolled dependents. Excludes domestic partner. Requests for reimbursement are made through Flexible Benefits Systems, Inc

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 , COPD and high cholesterol. The maximum available from this account is $500 **(per family)** annually for you and your enrolled dependents. Excludes domestic partner. Requests for reimbursement are made through Flexible Benefits Systems, Inc

Advanced Imaging Reimbursement Account– This account will reimburse you for qualified Advanced Imaging expenses for amounts over $50 up to $250 for you and your enrolled dependents. Excludes domestic partner. Requests for reimbursement are made through Flexible Benefits Systems, Inc

Vision Plan: All employees who enroll in The Arc Mid-Hudson's health insurance plan will also receive a vision allowance through EyeMed up to $300 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. If you are regularly scheduled to work at least 35 hours weekly, you can also purchase Voluntary Vision through Guardian VSP or Davis for additional allowances.

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 n annual $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, up to a maximum of $50,000. You may purchase supplemental life insurance through payroll deduction.

Voluntary Long Term Disability: Long term disability coverage can be purchased through payroll deduction.. Up to 60% wage continuation after 6 months of disability.

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

Voluntary Vision: Provides routine exams and lenses every 12 months and frames every 24 months. Two network options to choose from.

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.

Pet Insurance: Voluntary pet insurance through Nationwide offers reimbursement of 50% or 70% for eligible veterinary expenses related to accidents, injuries and illnesses..

Accident and Critical Illness: Voluntary accident and critical illness offered through MetLife.

Identity Theft Protection: Voluntary Identity Theft Protection through LifeLock.

The Arc Mid-Hudson 2027 Benefit Summary

Benefits

Applies to all Employees

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 bond with a newborn baby or 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 voluntary short term and 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.

EAP: Confidential employee assistance services to help you and your family meet the challenges that life, work and relationships can bring or if you need a little guidance to improve your quality of life.

FEDLogic: Resource to help staff navigate and maximize Federal and State benefits. This service is unlimited, confidential and free to staff, their family and household members.

Retirement Plan: The Arc Mid-Hudson in collaboration with The Arc New York offers retirement through AIG services. You can begin to plan for your future with a very simple payroll Pre or Post-Tax deduction. Once you have worked for the agency for 24 months, worked at least 1,000 annually thereafter and are 21 years of age or older, you may qualify to receive an Employer Contribution which may begin the first pay period in the completed quarter after meeting eligibility

Tuition Assistance: After completing 6 months of full-time service you may apply for tuition assistance for job-related or Human Services associate, undergraduate, graduate or doctorate courses. A grade of C or better must be achieved. Please refer to HR policy 2.17 for rates, requirements and conditions.

New York State Paid Sick Leave (NYSPSL): Applies to Employees who are Scheduled to Work less than 27.5 hours per week. You accrue one (1) hour of sick time for every thirty (30) hours worked up to fifty six (56) hours of paid sick leave per calendar year.

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

The Arc Mid-Hudson New York

Paid Time Off

Applies to Regularly Scheduled Employees working at least 27.5 hours weekly.

Paid Holidays	
New Year's Day	Labor Day
Martin Luther King Day	Thanksgiving Day
Memorial Day	Day after Thanksgiving
Independence Day	Christmas Eve
Juneteenth	Christmas Day

Paid Vacation Days: Upon hire into a benefit eligible position, vacation time will accrue bi-weekly (1/26th per pay period). The amount accrued is based on years of service. Vacation time is available to use after 120 days of employment. Staff regularly scheduled to work equal to or greater than 27.5 hours but less than 40 hours per week will receive pro-rated vacation time accruals. See HR policy 2.01 for details .

	Number of Vacation Days per year for Non-Exempt Employees	Number of Vacation Days per year for Exempt Employees
During your 1st & 2nd year of employment	9 days	14 days
During your 3rd & 4th year of employment	14 days	19 days
During your 5th year of employment	19 days	24 days
During your 6th year of employment	20 days	24 days
During your 7th year of employment	21 days	24 days
During your 8th year of employment	22 days	24 days
During your 9th year of employment	23 days	24 days
During your 10th year of employment and each year thereafter	24 days	24 days

Paid Sick Days: Upon hire into a benefit eligible position, sick time will accrue bi-weekly (1/26th per pay period) up to a maximum of 12 days per year. Staff regularly scheduled to work equal to or greater than 27.5 hours but less than 40 hours per week will receive pro-rated sick time accruals. See HR policy 2.07 for details.

Paid Personal Days: Upon hire into a benefit eligible position, 1 personal day will accrue immediately and 2 days at six months. Thereafter, three (3) personal days are available each year on the anniversary of benefit eligible hiring. Staff regularly scheduled to work equal to or greater than 27.5 hours but less than 40 hours per week will receive pro-rated personal time accruals. See HR policy 2.06 for details.

Revised 10/12/2026