



# 2024 Community Action Benefits Package Summary

# Community Action reserves the right to change benefits composition and/or cost sharing methodology at any time. See Employee Handbook for full details.

# Unless otherwise indicated, all benefits listed below apply to all regular status employees with a full-time equivalency (FTE) of 0.50 or higher.

#### HOLIDAYS

✓ Community Action recognizes thirteen paid holidays each year (please refer to your Employee Handbook for specific proration and eligibility criteria): New Year's Day; Martin Luther King, Jr. Day; Presidents' Day; Memorial Day; Juneteenth (June 19<sup>th</sup>); Independence Day; Labor Day; Veterans Day; Thanksgiving; Day After Thanksgiving; Christmas Eve; Christmas Day; and New Year's Eve.

### VACATION LEAVE

✓ Accruals are credited per pay period and based on length of service. Accruals begin with first day of work <u>but vacation leave is not available for use until completion of the 90-day Introductory</u> <u>Period.</u> For new staff the per pay period accrual begins at a rate which will accumulate 2 weeks of vacation leave per year. Employees with an FTE of between .50 and 1.0 will earn vacation leave on a prorated basis.

### PERSONAL DAY

✓ The Personal Day allows eligible employees to have an additional day of paid leave to cover absences for personal reasons (such as religious observances) or to supplement vacation, sick and/or holiday pay. The Personal Day is credited on the first day of each fiscal year (July 1) and must be used by the last day of the fiscal year (June 30). <u>New employees must complete their 90day Introductory Period before the Personal Day is available for use</u>.

# SICK LEAVE

✓ Paid sick leave accrues on a per pay period basis at a rate which will accumulate 12 sick days per year. Employees with an FTE of less than 1.0 accrue sick leave on a prorated basis which amounts to not less than 1 hour of accrual for every 30 hours worked.

# HEALTH CARE & DENTAL CARE

- ✓ Health care and dental care plans are administered by Kaiser Permanente. Coverage for begins in the first of the month following 60 days of employment.
  - Kaiser HMO Comprehensive Medical Plan Staff pay 10% of single coverage and 25% of 2person or family coverage.
  - Healthcare waiving employees are eligible for a healthcare waiver benefit of \$100 per month.
  - Kaiser Dental Plan Options: HMO or PPO Single coverage is free and staff pay the additional costs of 2-person or family coverage.

# PUBLIC SERVICE LOAN FORGIVENESS PROGRAM (PSLF):

✓ As an employee of Community Action, a not-for-profit organization, you might be eligible for the PSLF Program. If eligible, the PSLF Program may forgive the remaining balance on your eligible Direct Loans. For more information, see this website:

 $\underline{https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service \# qualifying-employment.}$ 

# **BILINGUAL PAY BENEFIT**

✓ Staff meeting program criteria for use of a second language in their position may apply for and if approved qualify for a bilingual pay benefit of \$100 per month.

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#### FLEXIBLE SPENDING FOR HEALTH-RELATED EXPENSES

✓ Our Flexible Spending Account (FSA) option is administered by PacificSource. An FSA account allows an employee to set aside a set amount of pre-tax dollars for qualified health-related expenses.

#### LONG-TERM DISABILITY (LTD)

✓ Our LTD insurance is administered by The Standard insurance provides 60% of pre-disability earnings up to \$6,000 per month for eligible employees with covered disabilities after a 30-day waiting period.

#### **EMPLOYEE ASSISTANCE PROGRAM (EAP)**

✓ Our Employee Assistance Program offers support, guidance and resources that can help employees resolve personal issues and meet life's challenges via confidential services. Includes six free and confidential counseling sessions!

#### TRAVEL ASSISTANCE

✓ MEDEX Travel Assist helps you cope with emergencies when you travel more than 100 miles from home or internationally for trips of up to 180 days.

#### LIFE & ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

✓ Our Life and Accidental Death & Dismemberment (AD&D) insurance is administered by The Standard. Basic term life insurance is free and provides a benefit of \$25,000 in the event of an eligible employee's covered death. Basic AD&D insurance is included and may provide an additional benefit amount in the event of a covered death or dismemberment because of an accident. Supplemental life insurance subject to underwriting can also be applied for (employee is responsible for cost associated with supplemental insurance).

# **RETIREMENT SAVINGS PROGRAM - (AVAILABLE TO ALL STAFF)**

✓ Community Action offers employees the opportunity to make pre-tax contributions Community Action's 403(b) Retirement Plan through The Standard. Each plan year, Community Action may provide a discretionary match opportunity to the plan which currently is a dollar-for-dollar match on the first 3% of pay the employee contributes. A minimum contribution of \$200 per plan year is required for participation. Vesting period is 2 years.

#### LEGALSHIELD & HOMESTREET BANK- (AVAILABLE TO ALL STAFF)

- ✓ LegalShield is an optional voluntary subscription that provides choices of legal and identity theft protection for you and/or your minor children.
- ✓ HomeStreet Bank offers exclusive banking and home loan benefits.

#### DIRECT DEPOSIT - (AVAILABLE TO ALL STAFF)

✓ Your paycheck can be directly deposited into your checking or saving account rather than through the mail, You can sign up directly via ADP or contact Payroll.

#### EMPLOYEE LONGEVITY RECOGNITION PROGRAM

✓ Each year in the fall and spring Community Action is proud to recognize staff on employment anniversaries at years 5, 10, 15, 20, 25, 30, 35 and 40.