

## Neighborhood House Employee Benefits Effective 1/1/25

### Medical

(Kaiser Permanente – Core HMO):

- Eligibility: at least 30 hours/week (or 130 hours per month)
- Effective the first of the month following one month of employment
- Employer covers 100% of premium cost. (\$0 employee contribution)
- Deductible is \$500/individual & \$1,500/family per calendar year
- Covers preventative office visits and up to four additional office visits with a \$20 co-pay (lab and xray services covered in full up to \$500 per year); further visits subject to deductible and 80/20 coinsurance
- Vision and prescription coverage included

(Kaiser Permanente - Access PPO):

- Eligibility: at least 30 hours/week (or 130 hours per month)
- Effective the first of the month following one month of employment
- Employer and employee share the premium cost on a sliding scale
- In-network deductible is \$1,000/individual & \$3,000/family per calendar year. Out of network is \$2000/individual & \$6,000/family
- Out of pocket limit for preferred provider is \$4,000/individual & \$12,000/family. Out of network provider: no limit.
- Covers preventative office visits and up to four additional office visits with a \$30 co-pay (at a Kaiser Permanente Facility); further visits subject to deductible and 20% coinsurance. For Non- Kaiser Permanente Facility - 40% coinsurance
- Vision and prescription coverage included

**Dental** (Delta Dental WA):

- Eligibility: at least 20 hours/week
- Effective the first of the month following one month of employment
- Employer and employee share the premium cost; part-time is split 50/50
- Restorative care: In-network 90/10, Out of network 80/20
- Major treatment: 50/50
- Deductible is \$50/\$150

**Holidays:**

- 12 floating holidays per year are available to all eligible staff on the first working day of the year to use on any workday of their choice

**Vacation:**

- On an accrual basis; first year employees earn approximately 1.25 days per month or approximately 15 days per year (based on hours worked)
- That increases 1.5 per month until the sixth year (for max of 22.5 days/year)
- Unused accrued vacation is paid out upon separation

**Sick Leave:**

- Employees earn 100 hours (based on hours worked) on the first working day of the year (Additional benefit time for extended medical leave available after 12 months of employment and hour requirements)

**Personal Leave:**

- 5 personal days per year available to staff on their first working day of the year. To be used for anything outside of Sick or Vacation.

**403(b) Retirement Plan** (Provided through T. Rowe Price - [www.troweprice.com](http://www.troweprice.com)):

- Employees are eligible to participate immediately
- After 91 days of employment, Neighborhood House will contribute 2% and match up to 4% of employee's contribution at 50%, for a the maximum NH contribution of 4%
- Contributions are 100% vested upon deposit

**Basic Term Life and AD&D:**

- Eligibility: at least 20 hours/week
- Effective the first of the month after one month of employment
- \$50,000 basic coverage paid by NH

**Flexible Spending Accounts:**

- Eligibility: at least 30 hours/week for medical and childcare; at least 20 hours/week for commuter
- Allows employees to set aside pre-tax funds for qualified child care, medical expenses, and transit/commuting costs

**Long-Term Disability:**

- Eligibility: at least 30 hours/week
- Available to full-time employees after one year of employment
- Replaces 60% of monthly earnings to a maximum monthly benefit of \$6,000
- Benefits begin after 90 days of disability

**Employee Assistance Program:**

- Available after one month of employment
- Provides 24 hours a day/7 days a week confidential, no-cost counseling services to help employees with personal issues