

## **Benefits Package Summary**

### **Health Insurance**

Family Continuity offers Blue Cross/Blue Shield HMO Blue New England - \$1000 Deductible. Employees are eligible for this benefit after 30 days of employment and must work 30 hours or more a week to be eligible to enroll. Family Continuity pays 70% of the premium towards the cost of the plan. Open Enrollment is November 1<sup>st</sup>.

**\*\*For any employee not enrolling in health insurance, Family Continuity will provide dental (single) coverage at no cost\*\***  
(Employee MUST complete dental enrollment form to be enrolled)

### **Dental Insurance**

Dental Blue through BCBS is offered as dental coverage. Employees are eligible for this benefit after 30 days of employment and must work 30 hours or more a week. Open Enrollment is November 1<sup>st</sup>.

Dental Blue has 2 plans – High Plan and Low Plan. The Low Plan covers all preventive dental services and basic dental services. The High Plan covers all of the preventive routine dental services, basic dental services and major dental services.

### **Flexible Spending Plan (Section 125 Plan)**

This plan allows employees to have money deducted from their paycheck on a pre-tax basis to save on dependent care or any medical, dental and vision care expenses that may not be covered by a health/dental plan. Open enrollment is November 1<sup>st</sup>

### **401(k) Retirement Plan**

Family Continuity allows employees to contribute to a 401k plan through Great West. You must be 21 years of age, employed at least 6 months with Family Continuity and work a minimum of 520 hours per year.

### **Personal Earned Time (PET)**

An undifferentiated earned time system allows employees greater flexibility, choice, responsibility, and personal incentive to use their time-off benefits in a manner that suits the employee's needs. A maximum of 4.62 hours per pay period is accrued for the first 6 months of employment. A maximum of 9.23 hours per pay period is accrued after completion of the 6 month orientation period. The amount accrued is pro-rated to FTE. Time is not earned on any unpaid time. To qualify for PET, staff must work a minimum of 20 hours/week. PET is to be used for all staff time off with the exceptions of Bereavement Leave, Jury Duty or Company Time (defined as time paid for but not regularly worked hours i.e. staff days, snow emergency).

### **PET Buyout Program**

Family Continuity allows employees to cash out up to a maximum of 80 hours of PET time per fiscal year at a percentage of the monetary value per hour equivalent of their current hourly compensation as determined by the Senior Admin Team. Employees must leave a minimum of 40 hours in their PET bank after the "buy out".

### **Holidays**

Family Continuity recognizes the following holidays. However, when taking off any holiday, staff must have enough PET time to cover the hours. New staff only (those in an orientation period) may be able to utilize these holidays by going into a negative balance.

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- ❖ *New Years Day*
- ❖ *Martin Luther King Day*
- ❖ *Presidents Day*
- ❖ *Memorial Day*
- ❖ *Independence Day*
- ❖ *Labor Day*
- ❖ *Columbus Day*
- ❖ *Veterans Day*
- ❖ *Thanksgiving Day*
- ❖ *Christmas Day*

### ***Bereavement Leave***

(3 days maximum per qualified event after employee orientation period is completed)

The purpose of Bereavement Leave is to make allowances for the death of a spouse, child, parent, sibling, grandparent, grandchild, parent of a spouse, domestic partner or person living in the household. This is a paid leave if the employee has completed their initial orientation period and no time will be taken from their PET bank, however PET time does not accrue. If the initial orientation period has not been completed, the employee is still eligible for 3 days leave; however PET must be used. If the employee does not have adequate PET, they are eligible for unpaid leave (PET does not accrue).

### ***Disability Insurance***

Family Continuity offers both Short- and Long-term disability at no cost to the employee. STD and LTD pay approximately 60% of the employee's weekly salary after the 31st and 90th day of disability respectively. To be eligible employees must work a minimum of 24+ hours per week and have completed the 30-day waiting period.

### ***Life and Accidental Death and Dismemberment Insurance (AD&D)***

The Life and AD&D Insurance amount is equal to 2 X the base annual earnings to a maximum benefit amount of \$100,000. To be eligible employees must work a minimum of 24+ hours per week and have completed the 30-day waiting period.

### ***Voluntary Life and Critical Illness Insurance***

Offered by Transamerica. Employee paid benefits available to employees working 30+ hours/week. Open enrollment occurs each year in September.

### ***Professional Liability Insurance***

(For Family Continuity work only)

Staff is covered by the agency for \$1,000,000/claim. Family Continuity encourages staff who possess an independent professional license to obtain their own liability insurance.

### ***Worker's Compensation Insurance***

All employees are provided coverage in accordance with the requirements of the applicable state's Workers' Compensation Laws. Every accident or injury, no matter how slight, which occurs during employment, must be reported to Human Resources within 24 hours. Failure to notify could jeopardize benefits. The Human Resources Department will assist staff in accessing workers' compensation when injured during work time.

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### **Employee Referral Program**

The Employee Referral Program was designed to “*support agency success from within*” by supplementing Family Continuity’s normal recruiting activities with the intention of enhancing the pool of diverse and highly qualified candidates and to identify those candidates who may not ordinarily apply through traditional channels, but may wish to be considered for current openings. Referral bonuses encourage employees to refer quality applicants for open positions (and, in addition, any prospective foster parents) and reward employees monetarily.

### **Career Ladder**

This is a progression from an employee’s current position to higher levels of skill, responsibility, or authority and pay. A Career Ladder provides interested Family Continuity staff with a roadmap for developing professionally with their own individual career goals, to allow for learning new skills and duties while performing current duties, to advance in their current position (with or without competition), to demonstrate initiative and a willingness to consider Program and Agency goals; and to assume more responsibility. This program also allows Family Continuity to retain valued employees who are motivated to advance their careers, to attract high quality employees, to spread a culture of career opportunities, to maintain a work force of well-trained employees who have high morale, and to support staff as they increase training and expertise to improve the quality of care for children and families. Please see policy HR-25 for complete information.

### **Service Recognition Awards**

Family Continuity recognizes employees for their length of service with the agency. Employees receive a suitable written recognition of their length of employment, such as a plaque or certificate. Recognition is given once an employee reaches five years of employment and for every subsequent five year increment. At the discretion of the Senior Administrative Team, depending upon the fiscal status of the agency, an employee may also receive a gift award at this time of recognition as well. **\*\*The tradition at the agency (of recognitions and/or gift awards of \$100/year of service at 5 year milestones) is one that Family Continuity is not obligated to continue\*\***

### **College Savings Plan**

Sponsored by Putnam Investments, this plan allows staff members to create a college savings plan for their children or account designee.

### **Direct Deposit**

Employees are allowed to have their paychecks direct deposited into a designated account. A complete direct deposit form must be submitted to the HR department. An employee can defer whole or part of a paycheck in up to three accounts.

### **Travel Assistance**

Global Emergency Services from Assist America, protecting you whenever you travel with Assist America’s array of resources. As part of your company’s benefit plan, you can connect with quality medical care whenever they travel 100 miles or more from home, or in another country. The fully paid global emergency services include: Medical Consultation & Referral, Medical Monitoring, Prescription Assistance, Hospital Admission Guarantee, Emergency Medical Evacuation, Compassionate Visit, Care of Minor Children, Medical Repatriation, Return of Mortal Remains, Emergency Trauma Counseling, Legal & Interpreter Referrals, and much more. Visit [www.assistamerica.com](http://www.assistamerica.com) for information, or call 800-872-1414 (in U.S.A) or 1-609-986-1234 (outside U.S.A.) if assistance is needed.

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### **Online Will Preparation**

This proposal includes a free online will preparation service to employees. The Estate Guidance Program offered through ComPsych allows employees to create an online will. The will helps to control who gets control of property, who will be the guardian of children and who will manage the estate upon an employee's death. Living Will preparation and Durable Power of attorney documents are also available at no cost.

### **Employee Assistance Plan (EAP)**

USable Life has teamed with ComPsych, a worldwide leader in EAP's, to help employees find the help they need. Included with the disability plan for your employees and at no additional cost to you, we are pleased to offer you Guidance Resources Online, an Employee Assistance Plan (EAP) benefit, provided by ComPsych. Guidance Resources Online (<http://www.GuidanceResources.com>) offers online resources, articles and information on a variety of topics including personal health, family matters, financial and legal concerns free of charge to you and your employees. This service is available online 24 hours a day, seven days a week. Guidance Resources Online is made available through ComPsych, a worldwide leader in employee-assistance programs (EAP's), managed behavioral health, work-life services, crisis intervention and Human Resources support services. The ID number you need to log on is USAL903.