

**Monadnock Family Services**  
**Summary of Benefits**  
**FY 2017 - 2018**

**1. Health Insurance**

- a. Employees scheduled to work a minimum of 28 hours per week are eligible for a choice of two Health Maintenance Organization plans (HMO).
- b. The current coverage is available through Harvard Pilgrim Health Care.
- c. The level of benefit provided depends on the plan chosen.

Eligibility: First of the month following two months of service

Cost to Employee: Based on scheduled hours and type of coverage.

**2. Dental Insurance**

- a. Employees scheduled to work a minimum of 28 hours per week may elect group dental insurance. The current group coverage is available through Northeast Delta Dental Insurance Company.
- b. Eligible preventive services are covered at 100% of the reasonable and customary charges. Eligible dental treatments for basic and major/restorative care are paid at 80% and 50% respectively, after a \$50 calendar year deductible (\$150 per family). The calendar year maximum benefit for all covered dental services is \$1,000 per person.

Eligibility: First of the month following two months of service

Cost to Employee: Based on scheduled hours and type of coverage.

**3. Life Insurance**

- a. Employees scheduled to work a minimum of 17.5 hours per week receive life insurance equal to the employee's annual base salary, rounded up to the next thousand dollars to a maximum of \$50,000.
- b. Accidental Death and Dismemberment (AD & D) is also provided and is equal to the employee's basic life insurance.
- c. The insurance carrier is Lincoln Life Insurance Company.

Eligibility: First of the month following three months of employment

Cost to Employee: None

**4. Long Term Disability**

- a. Employees scheduled to work a minimum of 28 hours per week receive long-term disability insurance. In the event an employee becomes totally disabled, benefits begin after 90 days of disability.
- b. The benefit is equal to 60% of salary up to a maximum of \$8,000 per month.
- c. The current carrier is Lincoln Life Insurance Company.

Eligibility: First of the month following three months of employment

Cost to Employee: None

**5. Sick Time**

- a. Employees who are regularly scheduled to work a minimum of 17.5 hours per week accrue sick time monthly up to 12 days annually.
- b. Sick time is prorated for part-time employees.
- c. Sick time is to be used for the employee's personal illness, medical or dental appointments or injury.

Eligibility: Following one month of employment

Cost to Employee: None

**6. Vacation Time**

- a. Employees who are regularly scheduled to work a minimum of 17.5 hours per week accrue vacation time monthly up to 12 days annually for the first year of employment.
- b. Vacation time is prorated for part-time employees.
- c. After the first year, employees earn 2 additional vacation days per year up to a maximum of 22 days annually after 6 years of service.

Eligibility: Following three months of employment

Cost to Employee: None

## 7. Holidays

- a. Employees who are regularly scheduled to work a minimum of 17.5 hours per week are eligible to receive 8 paid holidays per year. The Holiday Schedule is determined and approved by the CEO each year.
- b. The following is a list of the approved holidays for 2017.
  - New Year's Day
  - Civil Rights' Day
  - Memorial Day
  - Independence Day
  - Labor Day
  - Thanksgiving Day
  - Day after Thanksgiving
  - Christmas Day

Eligibility: Upon hire

Cost to Employee: None

## 8. Personal Days

- a. Employees who are regularly scheduled to work a minimum of 17.5 hours per week are eligible to receive 3 personal days per year.
- b. These days are in addition to vacation and sick leave; and to the organization's designated annual holidays.
- c. Only one personal day may be taken in any month to equal three for the year.

Eligibility: Following three months of employment

Cost to Employee: None

## 9. Tax Sheltered Annuity

- a. Monadnock Family Services contributes 1% of your gross wages each pay period.
- b. Employees are 100% vested in contributions made by the Agency.
- c. The current provider of the plan is Principal Financial Group.

Eligibility: After one year of service with a minimum of 910 hours

Cost to Employee: None

### **Additional Benefits Include:**

- Pre-tax deductions for Employee cost of medical and dental insurance
- Bereavement Days
- Employee Assistance Program – all part-time and full-time benefited employees up to 3 visits per occurrence
- Direct Deposit
- Medical Expense Reimbursement Plan – for employees on Agency health insurance – Agency reimburses the employee a portion of their plan's deductible annually per individual and/or family member up to three per family

### **Employee Deduction Options for Full-time and Part-time Employees:**

- Flexible Spending Accounts - First of the month following three months of employment
- Tax Sheltered Annuity deductions can be taken at any time after date of hire

The above information provides only a brief summary of each benefit. If you have benefit questions or would like additional details, please contact Human Resources: Linda Price at 283-1570.