

New River Community Action  
**Employee Benefits Summary**

**In order to be eligible for benefits, an employee must be hired to work an average of 25 or more hours per week with an anticipated period of employment being 6 months or longer.**

**Paid Holidays** (New Years Day, Martin Luther King, Jr. Day, Presidents Day, Good Friday, Memorial Day, Independence Day, Labor Day, Veterans Day, Thanksgiving Day and the Friday after, Christmas Day, and additional days as determined by the NRCA Board of Directors)

Full-time employees receive 8 hours; part-time employees working 35-39 hrs/wk receive 7 hrs, 30-34 hrs/wk receive 6 hrs, 25-29 hrs/wk receive 5 hrs.

**PTO (Paid Time Off)**

Full-time, full year employees accrue 8 hours per pay period beginning the first day of the first full calendar month of employment; after 6 years of continuous employment the rate increases to 10 hours per pay period; after 15 years it increases to 12 hrs per pay period. Part-time employees: 30-39 hours per week receive 6 hours per pay period (8 hrs after 6 years, 10 hrs after 15 years), 25-29 hrs/wk receive 5 hours per pay period (7 hrs after 6 years, 9 hrs after 15 years). No more than one year of PTO accrual may be carried over to the next fiscal year.

Full time, part year employees accrue at the rate of 4 hrs per pay period worked beginning the first day of the first full calendar month of employment (5 hrs after 6 years, 6 hrs after 15 years). Part time, part year employees working 30-39 hrs/wk accrue 3 hrs per pay period worked (4 hrs after 6 years, 5 hrs after 15 years), 25-29 hrs/wk accrue 2 hrs per pay period (3 hrs after 6 years, 4 hrs after 15 years).

**Excused Absences**

Employees may be excused and not charged leave for such purposes as listed in Personnel Policies including jury duty, inclement weather, reasonable time to vote, etc. Time off with pay is also allowed in the event of the death of a family member. Number of days varies and specifics are outlined in the Personnel Policies.

**Agency sponsored Retirement Plan** is a profit-sharing plan through National Bank of Blacksburg Trust Department. The Board of Directors determines annual contributions each year – currently 5%.

***Optional for benefit eligible employees:***

**Section 125 Plan** Under this program, you will be able to pay for insurance coverage that we make available to you with a portion of your pay before federal income or social security taxes are withheld. This means that you will pay less tax and have more money to spend and save.

**Flexible Spending Arrangements** are available for employees that choose to enroll. Contributions are withheld pre-tax therefore allowing you to pay for child care and medical expenses not covered by your insurance with pre-tax dollars. There is a \$2,000 cap on the medical and a \$5,000 cap on the dependent care.

**Supplemental Insurances** through AFLAC are available through payroll deduction, paid 100% by the employee.

**Life Insurance w/ Accidental Death and Dismemberment** Additional life insurance is available with guaranteed acceptance up to \$100,000 or 5 x your annual salary, whichever is less. You may also purchase additional spousal life up to \$25,000 and dependant life insurance up to \$10,000. Rates are based on your age and annual salary, paid 100% by the employee

**Long Term Disability** is intended to protect your income for a long duration after you have depleted short term disability. This policy pays 60% of your salary after a 90 days elimination period up to normal retirement age. Rates are based on salary and age, paid 100% by the employee

**Fringe Benefits**

The fringe benefit plans approved by the Board of Directors for those employees who qualify are:

- a. 70% of the health insurance premium (Employee only) or the equivalent cash value applied to the cost of any plan with dependant coverage (Emp + Child, Emp + Children, Emp + Spouse, Emp + Family) **\*\*60% for 10 month Headstart employees\*\***
- b. 50% of the dental premiums
- c. 100% of the premium for life, accidental death and dismemberment insurance (employer provided)
- d. 100% of the premium for dependent life insurance (employer provided)
- e. 100% of the short-term disability insurance (employer provided)
- f. Retirement plan contribution as approved by NRCA Board.

**Coverage begins 1<sup>st</sup> day of month after 30 days of continuous employment.**

**Health Insurance** – NRCA provides Anthem plans. There are two options: Anthem Healthkeepers Open Access HMO and Anthem Keycare PPO. The chart on the next page gives a brief description of each plan – you may request a benefit summary sheet from our Payroll & Benefits Administrator if you need more information.

	<b>Anthem Healthkeepers Open Access 25/500/30</b>			<b>Anthem Keycare 30/70 PPO</b>		
	In-Network, Member pays: <i>Note: Out-of-network costs are higher</i>			In-Network, Member pays: <i>Note: Out-of-Network costs are higher</i>		
<b>Prescriptions</b>	10/30/50 or 20%			10/30/50 or 20%		
<b>Primary Care Office Visit</b>	\$25 per visit to your PCP \$25 per visit to a specialist (deductible does not apply)			\$30 per visit (deductible does not apply)		
<b>In Hospital / Outpatient / Diagnostics</b> (x-ray, etc.)	30% Allowable Charge (after meeting deductible)			30% Allowable Charge (after meeting deductible)		
<b>Deductible</b>	\$500 per calendar year, (\$1000 family) Separate deductible for out-of-network			\$1000 per calendar year (\$2000 family) Separate deductible for out-of-network		
<b>Emergency Rm</b>	30% (after meeting deductible)			30% (after meeting deductible)		
<b>Max. out-of-pocket</b>	\$3000 ind / \$6000 family (In network) \$4,250 ind / \$8,500 (Out of network)			\$3,500 ind / \$7,000 family (In network) \$5,000 ind / \$10,000 family (Out of Network)		
<b>Employee Amount per paycheck</b>	<b>24 checks</b>	<b>19 checks</b>	<b>18 checks</b>	<b>24 checks</b>	<b>19 checks</b>	<b>18 checks</b>
<b>Employee</b>	75.22	126.69	133.73	76.86	129.44	136.63
<b>Emp + Child</b>	168.32	244.29	257.86	171.94	249.55	263.41
<b>Emp + Children</b>	334.14	453.74	478.95	341.39	463.59	489.34
<b>Emp + Spouse</b>	384.47	517.32	546.06	392.85	528.59	557.95
<b>Family</b>	597.52	786.44	830.13	610.50	803.51	848.15

**Dental Insurance** – NRCA provides a dental plan through Anthem. The annual deductible is \$50.00 per individual, \$150.00 per family. The deductible is waived for preventative services. After the deductible has been met basic services are payable at 80% and major services are payable at 50%. Orthodontic services are payable at 50% with a \$1500 lifetime maximum for children to age 19. Maximum benefit is \$1,500 per calendar year.

<b>Dental Coverage</b>	<b>Amt per Check-24</b>	<b>Amt per Check-19</b>	<b>Amt per Check-18</b>
<b>Employee</b>	6.85	8.65	9.13
<b>Emp+Spouse</b>	13.97	17.65	18.63
<b>Emp+Ch/Chdrn</b>	18.21	23.00	24.28
<b>Family</b>	26.88	33.95	35.83

**Life Insurance** is with Anthem Life. The amount of coverage paid by NRCA is equal to one and one-half times the employee's annual salary (rounded up to the next \$1,000). Dependent life insurance is provided for spouses at \$5,000 and \$250 for each child age 14 days to 6 months and \$2,500 for each child age 6 months to 19 years (26 if full time student).

If you enroll in a health insurance plan you will have the benefit of additional life insurance through Anthem. As an added bonus you will receive \$10,000 in life insurance for yourself with any employee only plan. If you elect any other type of health insurance plan (Emp + Child, Emp + Children, Emp + Spouse or Employee + Family) you will receive \$10,000 in life insurance for yourself and \$2,000 in life insurance for each dependant that is enrolled under your health insurance plan.

**Short-Term Disability Insurance** is paid by NRCA and through Lincoln National Life. The weekly maximum benefit is \$600 and the benefit duration is 13 weeks. Benefits begin on the 15<sup>th</sup> day for disability due to an accident or illness.