

## BENEFITS GUIDE

\*Salary/Exempt = eligible first day of employment

\*Hourly/Non-exempt = eligible on the 31<sup>st</sup> day of employment



### MEDICAL

Dare to Care Food bank offers a comprehensive benefits program to provide you and your family with the coverage that you need. These benefits are summarized below.

	PPO		PPO – High Deductible Healthcare Plan (HDHP)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Calendar Year Deductible</b>	\$1,000 single / \$2,000 family	\$3,000 single / \$6,000 family	\$3,000 single / \$6,000 family	\$9,000 single / \$18,000 family
<b>Calendar Year Out-of-Pocket Maximum</b>	\$5,000 single / \$10,000 family	\$9,000 single / \$18,000 family	\$5,000 single / \$10,000 family	\$15,000 single / \$30,000 family

**HDHP:** You pay the full negotiated cost for medical services and prescription drugs until you meet your calendar year deductible. If you meet the deductible, you and the plan share the costs (coinsurance) until you reach the calendar year out-of-pocket maximum. After that, the plan pays for 100% of your claims for the rest of the year.

We also offer an HSA savings account and contribute \$500 annually, on your behalf. You can contribute \$3,850 for individual coverage or \$7,750 for family coverage (this total includes company funding).

### DENTAL

Dental Services	In-Network	Out of Network
<b>Calendar Year Deductible</b>	\$50 per person; \$150 family limit	\$50 per person; \$150 family limit
<b>Calendar Year Benefit Maximum</b>	\$5,000	\$5,000
<b>Preventative Care</b>	100%	100%
<b>Basic Dental Services</b>	90% after deductible	80% after deductible
<b>Major Dental Services</b>	60% after deductible	50% after deductible

\*Orthodontia services are not covered

Annual and lifetime limitations apply.

### VISION

Vision Services	In-Network	Out of Network
<b>Eye Exam – once every 12 months</b>	\$10 copay	Up to \$40
<b>Lenses – once every 12 months</b>	\$25 copay	Up to \$70, depending on lens type
<b>Frames – once every 12 months</b>	\$150 retail allowance	Up to \$105
<b>Contact Lenses – once every 12 months if you elect contacts instead of frames/lenses</b>	Elective (Std contacts) \$150 allowance Medically necessary – covered Standard contact lens fitting exam - \$40 allowance	Elective (Std contacts) Up to \$150 Medically necessary – Up to \$210 Standard contact lens fitting exam - Not covered

## RETIREMENT

Dare to Care Food Bank offers all employees who work a minimum of thirty (30) hours per week the opportunity to participate in a company sponsored 403 (b) retirement plan after completing 90 days of employment. A matching contribution of up to 5% will be made by Dare to Care to each eligible employee who makes a salary deferral contribution. The matching contribution will start on the 91<sup>st</sup> day of employment. You must be enrolled in the 403 (b) to receive the employer match.

## PAID TIME OFF

	Vacation	Sick *Max carryover is 80	Personal Days *No carryover	Floating Holidays *No carryover	Holidays
<b>Salary/Exempt</b>	Start accruing on the first day of employment, up to 13 days a year. Increases every five years	6 days per year	2 days per year	2 days per year	11 days per year
<b>Hourly/Non-Exempt &amp; Part-Time</b>	Start accruing on the 31 <sup>st</sup> day of employment, up to 13 days a year. Increases every five years	6 days per year	2 days per year *Eligible to use on the 31 <sup>st</sup> day of employment	2 days per year *Eligible to use on the 31 <sup>st</sup> day of employment	11 days per year

## LIFE

Basic Life and AD & D (Company-paid benefit)	
Life	\$50,000
AD & D	\$50,000

Voluntary Group Life and AD & D	
Life	You can purchase additional coverage for yourself, spouse, or children
AD & D	You can purchase additional coverage for yourself, spouse, or children

## DISABILITY

This benefit replaces a portion of your income if you become disabled and are unable to work.

Disability Insurance	
<b>Short-term Disability</b>	All full-time employees are provided with short-term disability insurance at no cost to the employee. Benefits begin after 14 calendar days of absence from work and continue for up to 12 weeks.
<b>Long-term Disability</b>	All full-time employees are provided with long-term disability insurance at no cost to the employee.

	Benefits begin after 90 calendar days of absence from work and continue until you reach the SSNRA.
<b>Other</b>	Critical illness and accident plans are available for full-time employees to purchase for themselves and/or their family.

**ADDITIONAL BENEFITS**

**Employee Assistance Program (EAP)** - We have contracted with a third-party provider to offer assistance for personal and work life issues, including confidential counseling services, some legal support and resources, and financial information and resources. The program gives employees and their family professional assistance in dealing with everyday challenges.

**Paid Leave** – Maternity Leave; Paternity Leave

**Hybrid work schedule** – After six months of initial learning and development and connecting with others, team members may work remotely up to two days a week, if appropriate for the role.

**Dare to Wear** - Our online store where you have direct access to select and purchase Dare to Care logo items. These items can be shipped directly to you.

**Anniversary Bonus** – In June, employees receive payments equal to their years of service with Dare to Care in increments of \$50/year.

**Holiday bonus** – Employees receive in November.

**Casual Dress**