



# Shadowfax Staff Benefits Overview

NOTE: The benefits for full-time staff members take effect upon completion of 90 days in full-time status unless otherwise indicated (ie: paid vacation).

Updated 2021-7-22

## HEALTH INSURANCE (for plan effective 3/1/21 to 2/28/22)

Full-time Shadowfax staff members are eligible for **medical, dental and vision insurance** after completion of 90 days of employment, with an \$85 per pay contribution\*. Medical and prescription drug benefits are offered through the Highmark Choice Blue PPO provider network, and the package includes a free prescription option. Two network tiers are available, depending on the doctors and medical facilities that you choose. The Enhanced Value Level has a \$500 deductible for individual coverage, and most co-pays are between \$15-\$30. The Standard Value Level has a \$1,500 deductible for individual coverage, and most co-pays are between \$30-\$60. Coverage includes various programs, including free preventive care, Telemedicine, My Care Navigator, Blues on call, a Diabetes Prevention Program, regenerative medicine, orthopedic care, and other money-saving programs and options. Details are available on the Staff Portal, or upon request.

\* A \$40/pay wellness credit is applied for staff members who met the Wellness Initiative criteria in the previous year.

**Dental Insurance** is offered through Delta Dental (no charge for ind. coverage).

**Vision Insurance** is offered through Vision Benefits of America (no charge for ind. coverage). Your contribution is pre-taxed and you are saving Federal, FICA, State and local taxes (26.75% with a 15% tax bracket).

## LIFE INSURANCE

Group Life Insurance is provided through Reliance Standard to all active full-time staff members (1<sup>st</sup> of the month following 90 days of employment; reduction at age 70). **Benefit: \$50,000**

## SICK TIME

All regular, full-time staff members accrue 2 hours of sick leave every pay period (**52 hrs per year**) and can accumulate up to 212 hrs.

## DISABILITY

**Short Term:** Provided to full time staff members after 5 years of service. **Long Term:** Provided to full time staff members after 15 years of service.

## OSS COMPANY DIRECT PROGRAM

This program through OSS Health is a **reduced-cost option for non-urgent orthopedic care**, including spine care, joint replacement, fracture care, hand and upper extremity surgery, podiatry, rheumatology, pediatric orthopedic care, related physical therapy, etc.

The **program typically covers fees** for office visits, surgery and physician fees, implantable and instrumentation services, pain management, imaging, rehabilitation, and home health care (if prescribed).

ID cards and brochures for the program are available at Tremont St.

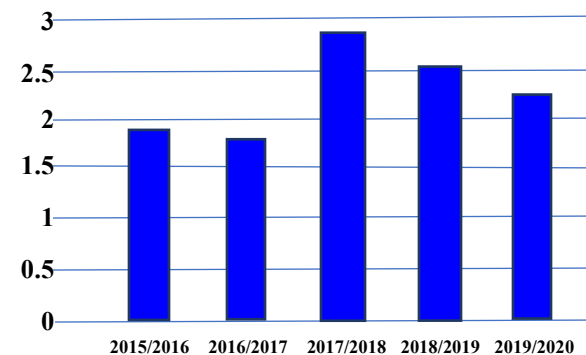
## EMPLOYEE ASSISTANCE PROGRAMS (EAP)

**Mazzitti & Sullivan EAP** provides for you and your household members to see a **counselor** for up to 4 face-to-face sessions per employee household member, per problem situation at **no cost to you**. Resource referrals to additional services are also provided at a discounted rate, or free, for difficult situations such as marital and family related issues, anger, stress, time management, grief, loss, substance abuse, addictions, and elder care.

**Reliance (ACI Specialty Benefits) EAP** (effective 3/1/21; full-time staff only) provides additional services, i.e. crisis consultation, legal/financial consultations and services, and wellness resources. Additional specialty benefits include unlimited telephonic clinical assessment and referrals, pet care consultation, travel assistance, identity theft, referrals and resources for education, personal services, childcare, and elder care. Online and mobile access is also available for these services. Details for all of these benefits can be found on the Staff Portal, or upon request.

## 403B PLAN

All staff members are eligible to participate in the 403b plan. Shadowfax has been able to make a **very generous match** in the past several years. For every \$1 staff members contributed to their plan, Shadowfax matched that contribution in the following amounts (up to 6% of the staff member's gross earnings in 2019/2020:



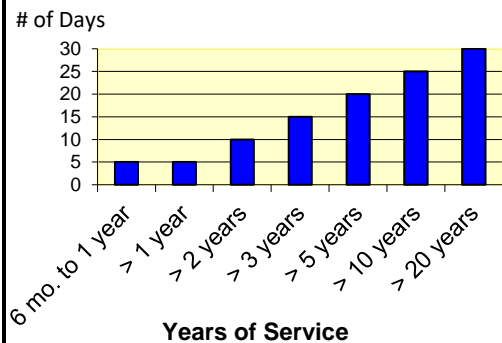
*Please note:* The match is at the employer's discretion. It can vary from year to year, and it could be 0. Staff must be employed for one year and work 1,000 hrs during fiscal year before being eligible for the match.

## 403B ROTH OPTION

All staff members eligible to participate in the 403b plans have the **option of putting after-tax payroll deductions into a Roth account**.

For those Elective Deferrals (EDs) you choose to have taken out pre-tax, you will generally pay taxes on this amount when you take it out of the plan. For those EDs you choose to have taken out after-tax (Roth EDs), you will pay taxes on this amount when you contribute them to the Plan.

## PAID VACATION



## JURY DUTY

Full-time staff who completed 90 days of employment are paid the difference between their regular earnings and the amount received for jury duty up to a maximum of their regular # of scheduled hours per day for no more than 5 days per calendar year.

## BEREAVEMENT LEAVE

All full-time staff members who have completed 90 days of employment will be granted **up to 3 days off with pay** for the death of an immediate family member (as defined in the policy). Full-time staff members are also granted **1 day off with pay** for death of other family members as defined in Leave of Absence policy.

## HOLIDAYS

**Paid holidays** each year for full time staff members.