

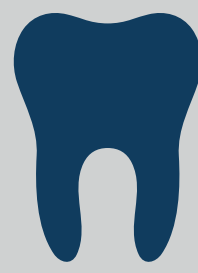
SUMMARY OF EMPLOYEE BENEFITS 2023-2024



*Medical Insurance

TOA offers full and part-time benefited employees the option to participate in group medical insurance.

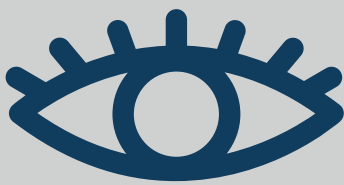
- Currently, an HMO and a HDHP with an HSA
 - The HSA plan is only funded by the employer if the employee is covering themselves and other family members.
- Medical plans are offered through Harvard Pilgrim Healthcare.
- The agency covers a set amount of the employee's premium for full-time employees and most part-time employees
- Additional optional coverage includes: spouse, child(ren), family and domestic partners.



*Dental Insurance

TOA offers full and part-time benefited employees the option to participate in group dental insurance.

- Currently, dental insurance is offered through Delta Dental.
- The agency covers a set amount for benefit eligible employees.
- Additional optional coverage includes; spouse, child(ren), family and domestic partners.



*Vision Insurance

TOA offers full and part-time benefited employees the option to participate in group vision insurance.

- Currently, vision insurance is offered through Eyemed Vision.
- The agency covers a set amount for full-time employees and most part time employees
- Additional optional coverage includes; spouse, child(ren), family and domestic partners.



Paid Time Off and Holidays

PTO accrual begins the day of hire and accrues per pay period.

- Hourly benefitted employees budgeted at 40 hours per week accrue approximately 20 days of vested PTO during their first year of employment.
- Salaried employees budgeted at 40 hours per week earn approximately 25 days of vested PTO during their first year of employment.
- Accruals increase at 4 years of service and 9 years of service.
- Hourly benefitted employees also increase at 2 years of service.
- 200 hours of PTO for budgeted 40 hour employees may be carried over each year on December 31st. PTO carry over amounts are pro-rated for benefitted part-time employees.
- There are nine (9) recognized Agency Holidays paid to part and full-time employees and three (3) floating holidays.

*Life Insurance

TOA offers full and part-time benefited employees the option to participate in a life insurance plan.

- The plan includes accidental death and dismemberment (AD&D).
- The current benefit amount is one times annual pay up to a maximum of \$100,000. This benefit is paid for by the agency. This benefit is available to employees only (family members and dependents are not eligible to participate.)
- The option to purchase additional term Life and AD&D insurance is available to benefitted employees and their families.
- Rates vary depending on age. Contact Human Resources for current rate information.

SUMMARY OF EMPLOYEE BENEFITS

(CONT.)



*Short and Long Term Disability Insurance

TOA offers full and part-time benefited employees the option to participate in short-term and long-term disability insurance. Currently, STD and LTD are offered through The Hartford. The agency covers 100% of the premium.

This benefit is available to employees only (family members and dependents are not eligible to participate.)



403(b) Retirement Savings Plan

TOA currently auto-enrolls all employees in the 403(b) retirement savings plan at 2%*.

- After a year of service, and 1,000 hours worked, TOA matches employee contributions at a rate of \$.50 per \$1.00 of employee contributions, up to a max employee contribution of 8% of salary.

*Employees may elect to un-enroll in this plan.



*Flexible Spending Accounts

TOA offers benefitted employees the option to participate in Dependent Care Spending Accounts and Medical Reimbursement Accounts through Group Dynamic. These accounts allow employees to deduct money from their pay on a pre-tax basis to pay for childcare and/or medical expenses.



Employee Assistance Plan

All employees, and their dependents, have access to our Employee Assistance Plan through The Hartford. This plan provides free confidential access to support services, 24 hours a day. The plan provides for initial screening over the telephone and provides other services, if needed.

*** Note:** New Hires become eligible for these benefits on the first of the month following thirty days of employment.

Any questions and more specific information about any of the benefits outlined above can be obtained from the

HRsupport@opportunityalliance.org

The
Opportunity
Alliance