

Benefits-at-a-Glance

HowardCenter's Benefit Plans

Benefits-at-a-Glance is a guide to the benefits enjoyed by regular employees who are scheduled to work 20 or more hours per week. In line with our Circles of Excellence we have created a benefits program to help nurture an environment where people choose to work and one that provides employees the ability to balance his or her personal and professional lives. HowardCenter offers several benefits and programs to promote the well-being of the members of the HowardCenter community.

We're here to help you understand and maximize your benefits – please don't hesitate to contact the Benefits team at 802-488-6954 or 802-488-6957 with any questions.

Benefit	Description	Cost paid by:	Eligibility
HEALTH BENEFITS			
Medical	BlueCross BlueShield HMO Plan ("The Vermont Health Plan")	Cost shared by you and the HowardCenter <i>(prorated based on scheduled hours)</i>	First of the month following date of hire
Dental	Delta Dental	Cost shared by you and the HowardCenter <i>(prorated based on scheduled hours)</i>	First of the month following date of hire
Vision	1 Eye Exam per year included in Medical Plan (\$20 copay). EyeMed Vision Discount Program through Delta Dental Plan	See above	See above
Flexible Spending Accounts (FSAs)	<ul style="list-style-type: none"> • Medical Reimbursement Account <ul style="list-style-type: none"> ○ Up to \$5,000 annually • Dependent Care Account <ul style="list-style-type: none"> ○ Up to \$5,000 annually 	You	First of the month following date of hire
PROTECTION BENEFITS			
Disability	<ul style="list-style-type: none"> • Short-Term Disability (66 2/3%) • Long-Term Disability (60%) 	HowardCenter	First of the month following date of hire
Life Insurance	<ul style="list-style-type: none"> • Basic Life Insurance (1x annual salary, up to \$100,000) • Accidental Death & Dismemberment (AD&D) • Additional Life Insurance • Spouse/Dependent Life Insurance 	HowardCenter HowardCenter You You	First of the month following date of hire
Workers' Compensation	<ul style="list-style-type: none"> • Work related injury/illness 	HowardCenter	All employee's are covered

RETIREMENT

**401(K)
Employee
Contributions**

1-75% of eligible pay before-tax (not to exceed annual maximum contributions).

You

Date of hire

Must be at least 21 years old

Always 100% vested

**401(K)
Employer
Contributions**

Company Matching Contributions:
50% up to the first 6% contributed

Company Contributions:
5% of your eligible pay

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After 1 year of service and must have worked at least 1,000 hours.

Vesting Schedule:

Years of Service	Vesting
< 2 years	0%
2	20%
3	40%
4	60%
5	80%
6+	100%

(You must work 1,000 hours in the calendar year to earn a year of vesting).

403(B)

Employee Contributions: 1-100% of eligible pay before-tax (not to exceed annual maximum contributions).

Company Matching and Company Fixed Contributions are put into the 401(k) Plan (see information above).

You

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Same as above.

WORK/LIFE BALANCE

Scheduled time-off, unscheduled illnesses and holidays.

For Full-Time Staff (37.5 hours/week)

Years of Service	CTO Days	Cap Hours	Per pay period accrual
0 – 3	36	300	10.39
4	39	350	11.25
5-10	42	400	12.11
11+	45	450	12.98

Combined Time-Off (CTO)

Holidays:

- New Year's Day
- Martin Luther King Day
- President's Day
- Memorial Day
- Independence Day
- Labor Day
- Veterans Day
- Thanksgiving
- Day after Thanksgiving
- Christmas Day
- Winter Holiday/Floater

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Regular Full-Time and Regular Part-Time employees accrue time from date of hire to maximum accrual rates.

Benefits for regular part-time employees are prorated based upon scheduled hours.

Bereavement Leave

Up to 3 days with pay for death of a family member.

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Regular employees

Employee Assistance Program (EAP)

A free and confidential service that helps you and/or your family members address personal problems that may affect your health, family life, and/or job performance.

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Date of Hire

License Fee Reimbursement

Provides reimbursement on a cyclical basis for the cost of VT State clinical license, roster and/or clinical certification when required by position and relates to work of the program.

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Full-Time Employees
Prorated for Part-Time employees

Reimbursement shall be returned on a prorated basis by employees who do not work for an entire license year.

Child Care Stipend

You may be eligible to receive a weekly subsidy to help with daycare expenses. Eligibility is based on various factors including family status and income.

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Date of hire
The annual budget for this benefit is limited.

VOLUNTARY BENEFITS

Prepaid Legal Plan	ARAG	You	All regular employees (3+ scheduled hours per week)
Group Auto & Home Insurance Discounts	<ul style="list-style-type: none"> • Hickok and Boardman • Liberty Mutual 	<p style="text-align: center;">You</p> <p style="text-align: center;">Contact insurance company directly for quotes.</p>	All employees
Gym Membership Discounts	<ul style="list-style-type: none"> • Duke's Fitness Center (St. Albans) • Y.M.C.A (Burlington & Winooski) • Vermont Sun (Middlebury) • Sports & Fitness Edge (Essex, South Burlington, Williston). 	<p style="text-align: center;">You</p> <p style="text-align: center;">Contact gyms directly for discounts.</p>	All employees
Corporate Discounts	Various discounts offered by area businesses to HowardCenter employees.	You	All employees

Please Note: This handout highlights HowardCenter's health, protection, and retirement benefits. While every effort was made to ensure accuracy, if any discrepancies exist between this guide and the governing plan documents, the governing documents will prevail. Nothing in this document is intended to imply a contract of employment. The Agency or its designee by action of the Board of Directors reserves the right to end, suspend or amend, in whole or in part, the HowardCenter Benefits Program.