

# Benefits Summary

**PERKS:** We are proud to offer a competitive benefits package to all full-time employees, including medical and dental plans. A generous vacation and holiday pay benefit and a 401(k) match is available. Staff receives monthly in-service training and CEU opportunities. This is a one of a kind opportunity for leadership in talent management to contribute to a team of mindful, caring and compassionate people at work every day in service to our community!

This is a brief description of Company benefits for eligible employees, which begin the first of the month following 60 days of employment. For additional information, please contact Human Resources.

Coverage	Explanation	Plan Details
Medical Insurance Blue Cross Blue Shield	Assists with better management of your health care costs.	Lower Premium – BlueCare 54 HMO Open Access \$5,000/\$10,000 deductible \$6,350/\$12,700 out of pocket max  \$40 co-pay for physician \$65 co-pay for specialist \$20 co-pay for Value Choice Specialist 100% covered – Preventative Care  Labs at Quest Diagnostics covered 100%
GAP Insurance Wellfleet (formerly Prosperity)	Helps offset medical expenses incurred before you meet your deductible and out-of-pocket max.	POV GAP Plan \$5,000/\$15,000 doctor/specialist visit copays \$5,000/\$15,000 In-patient Hospitalization out-of-pocket expenses \$5,000/\$15,000 Outpatient Services out-of-pocket expenses
Dental Insurance United Healthcare	Helps cover costs associated with teeth and gums.	DHMO – Plan D1069 Copays Apply In-Network Only No Annual Maximum Benefit  Voluntary Option DPPO \$2,500 Annual Maximum Benefit In-Network and Out-of-Network
Vision Benefits United Healthcare	At least partially covers vision care, like eye exams and glasses.	Plan T1008 Eye Exam – Once Every 12 Months \$10 Copay for Exam \$0 for Lenses after Copay – Once Every 12 Months \$25 Copay for Eyeglasses or Contact lenses \$130 Frame Allowance

<p><b>Life and Long Term Disability</b> The Hartford</p>	<p>Life insurance policy guarantees the insurer pays a sum of money to beneficiaries when the insured passes away.</p> <p>Long Term Disability provides income for long-term illnesses and injuries.</p>	<p>Basic Life and AD&amp;D Benefit Employer Paid amount is based on class definitions and annual salary</p> <p>Employee Paid Elect for additional coverage beyond what employer pays</p>
<p><b>Short Term Disability</b> The Hartford</p>	<p>Intended to cover you for a short period of time following an illness, injury and child birth that keeps you out of work.</p>	<p>Employee pays Weekly Benefit - 60% of your salary, up to \$1,000/week</p>
<p><b>Supplemental Insurance</b> Colonial Life</p>	<p>Financial protection options that help pay for out-of-pocket expenses that major medical and other insurance don't cover. Ex: paying for out-of-pocket medical expenses, household bills and travel expenses, as well as replacing missed wages.</p>	<p>Employee Paid Benefits Accident Insurance Cancer Insurance Critical Illness Insurance Medical Bridge Whole Life Insurance</p>
<p><b>Flexible Spending Account</b> Ameriflex</p>	<p>A special account you put money into that you use to pay for certain out-of-pocket health care costs. You don't pay taxes on this money. This means you'll save an amount equal to the taxes you would have paid on the money you set aside.</p>	<p>Employee Paid Benefit Funds available for qualified medical expenses</p>
<p><b>Retirement Plan</b> Mutual of America</p>	<p>A retirement savings plan offered by employers that has tax advantages for the saver.</p>	<p>401(K) Plan Employer match half a percent up to 3% 100% Vested after 3 years</p> <p>457(B) Plan Also available</p>
<p><b>Advanced Coursework/Training Reimbursement</b></p>	<p>Completion of non-credit programs and courses intended to</p>	<p>Employer reimburses Up to \$400 per clinician/case manager every other year for licensure maintenance</p>

<p><b>Holidays</b></p>	<p>improve the knowledge and skills of working adults.</p>	<p>Up to \$400 per 12-month period for all other staff</p> <p>Paid Holidays  9 Federal Holidays  15 – 23 Jewish holidays each year</p>
<p><b>Accrual of Vacation Days</b></p>		<p>Full-Time Professional Staff  1<sup>st</sup> Year – 10 Days  2<sup>nd</sup> Year – 20 Days  CAP at 160 hours</p> <p>Full-Time Support Staff  1<sup>st</sup> Year – 10 Days  Will increase by 1 day for each consecutive year of service  CAP at 15 days</p>
<p><b>Accrual of Sick days</b></p>		<p>All Regular Full-Time Staff  Accrual of 1 sick day per month  CAP at 60 days</p>
<p><b>Referral Bonus</b></p>	<p>This is paid to the employee who has referred a candidate that is then hired to: Clinical, 211 or as a Case Manager.</p>	<p>\$750 Referral Bonus  \$250 Paid to recommender after successful completion of first week of employment of candidate  \$500 Paid to recommender after successful completion of 6 months of employment</p>
<p><b>Parental Leave</b></p>	<p>Up to 4 weeks of paid parental leave to employees following the birth of an employee’s child or the placement of a child with an employee in connection with adoption or foster care.</p>	<p>All Regular Full-Time Staff that have been employed with JCS for at least 12 months and worked at least 1,250 hours during the 12 consecutive months immediately preceding the date the leave would begin</p> <p>4 weeks of paid Parental Leave  100% of employee’s regular, straight-time semi-monthly pay rate per week.</p> <p>Part-Time Staff that work an average of 20 hours or more within the last 6 months leading up to parental leave and Full-Time Staff that have been with the company for at least 6 months but less than 12 months preceding the date the leave would begin</p> <p>2 weeks of paid Parental Leave  100% of employee’s regular, straight-time semi-monthly pay rate per week.</p>
<p><b>Benefits for Clinicians</b></p>		<ul style="list-style-type: none"> <li>- In-service training for required CEUs for licensure at no cost</li> <li>- Reimbursement for license renewal</li> <li>- Option to participate in loan forgiveness and repayment programs</li> </ul>