

# BENEFITS PACKAGE SUMMARY

We understand that your life extends beyond the workplace. That is why we offer a variety of benefits to help you and your family. Our benefits are comprehensive and top-notch. Take a look.

- According to the Kaiser Family Foundation, the annual family premiums for employer health insurance rose 5 percent in 2019 to an average of \$20,576. The Center's annual family premiums for 2020 are \$21,637. Of this amount, the Center pays 97 percent of both family and individual premiums with your share being just 3 percent.
- On average, workers pay \$6,015 toward family health insurance premiums annually. An employee of the Center will pay only \$780 toward their family health insurance premium for 2020.
- Once you have satisfied your annual deductible for the Center's health insurance, your out-of-pocket maximum is reached as well. The deductible is \$2,000 for an individual and \$4,000 for a family.
- The Center contributes to a Health Savings Account (HSA) on your behalf when you carry the Center's health insurance to help cover the deductible. The Kaiser Family Foundation reports that in 2018, the average employer contribution to an employee's HSA was \$572 for an individual and \$1,062 for a family. The Center contributes \$1,500 for an individual and \$3,000 for a family, high above the average.
- The cash value of the Center's full benefits package ranges from \$10,000 to \$29,500, depending on family status and tenure with the Center.

## CENTER FOR RURAL AFFAIRS BENEFITS OFFERED

### Health insurance

Employees are provided the option to have access to affordable health insurance.

### Dental insurance

Center-sponsored dental insurance helps pay for dental care and usually includes regular checkups, cleaning, and x-rays.

### Vision insurance

EyeMed insurance is 100 percent employee paid. Vision insurance can help you maintain your vision as well as detect various health problems.

### Employer-provided long-term disability

Center provided long-term disability monthly benefit begins after 90 days of total disability. Benefit equivalent to 60 percent of basic monthly earnings while disabled up to age 65.

### Employer-provided basic Life and AD&D

100 percent paid Life and Accidental Death and Dismemberment (AD&D).

### Health Savings Account (HSA)

The Center contributes \$1,500 single/\$3,000 family annually for those enrolled in Center health insurance.

### Dependent care spending account

Paying for daycare can be stressful, and that is why the Center offers an employer-sponsored Flexible Spending Account.

More 

## CENTER FOR RURAL AFFAIRS BENEFITS CONTINUED

### 403(b) retirement plan

The Center is pleased to partner with you in providing for your retirement. Our tax-deferred 403(b) plan offers you many advantages over a typical savings account. Starting on your second anniversary with the Center, a 5 percent contribution to a full-time employee's retirement is provided based on gross earnings.

### Roth retirement plan option

The Center offers staff the option within their 403(b) retirement plan to invest their personal funds within a Roth post-tax plan through any of the three investment vehicles supported by the Center.

### Employer-provided short-term disability

Center provided short-term disability benefits equal to 60 percent of your weekly rate for a maximum benefit period of 12 weeks.

### Bereavement pay

Consideration is provided for the personal need which arises from the death of an immediate family member.

### Direct deposit

Direct deposit to your financial institution is available.

### Employee assistance program

An employee assistance program is available for all employees and their families for confidential assistance in dealing with personal concerns.

### Paid holidays

The Center recognizes 15 paid holidays each year: New Year's Day, Martin Luther King Jr's birthday, President's Day, Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and the day following, and Christmas Eve through New Year's Eve.

### Jury duty pay

The Center will pay a regular employee on jury duty the difference between their gross wages and the government's reimbursement to the regular employee.

### Paid sick days

Sick leave is established to assist you when you are unable to work due to illness, injury, or medical condition.

### Professional development

The Center is committed to the professional development of its staff. The Center will pay for the cost of the training agreed to by each member of the staff and their supervisor.

### Personal development

Up to \$150 per calendar year shall be available for personal development for regular employees.

### Vacation

The Center provides all full-time regular employees with paid vacation on an accrued basis.

### Voting leave

The Center will provide up to two hours of paid leave to vote unless the polls are open two hours before or after the regular employee's regular working shift.

