



Benefits Summary

Please review a brief description of our employee benefit package. Most benefits are effective on the first of the month following date of hire.

Paid Time-Off (PTO)

All full time (employees regularly scheduled to work 37.5 hours per week) and part-time employees regularly working a minimum of 20 hours per week are eligible to participate in the HRS PTO program. Part-time employees will earn PTO on a pro-rated basis. Part-time employees working less than 20 hours per week will not be eligible to participate in the paid time- off program.

PTO is earned pro rata on a bi-weekly basis based on the annual allotment set forth below:

Years of Service	Annual PTO Accrual Full-Time Employees	Part-Time Employees
0 to 5 years	20	10
6 to 19 years	25	13
20 years +	30	15

Holidays

We observe the following paid holidays each year for regular, full-time and part-time employees. Part-time employees, working a minimum of 20 hours per week, are eligible for holiday pay if the holiday falls on the employee's regularly scheduled workday; the hours of holiday pay will be equal to the employee's regularly scheduled hours for that workday. Employees in a temporary, seasonal, and intern status are not eligible for holiday pay.

The following paid holidays are observed each year for regular full-time and part-time employees:

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|------------------------------|--|
| -New Year's Day | -Labor Day |
| -Martin Luther King, Jr. Day | -Columbus Day |
| -President's Day | -Veteran's Day |
| -Memorial Day | -Thanksgiving's Day |
| -Juneteenth (PTO) | -Day After Thanksgiving |
| -Independence Day | -Winter Break (Christmas Eve - New Year's Day) |

Medical Insurance

Medical insurance is provided through CareFirst. The plan, **BlueChoice Advantage HRA Silver 1800**, is a POS, high deductible health plan and is available to all regular, full-time employees and their eligible dependents. HRS covers approximately 85% of the monthly premium (for employees and eligible dependents) and funds the health reimbursement account (HRA) to cover out-of-pocket medical expenses until the annual deductible is met. Coverage is effective on the first of the month following date of hire.

The HRA is administered through Flores; funds will be loaded to your Flores Benefits Mastercard

Dental Insurance

Dental insurance is provided to full-time employees through Metlife. Coverage is effective on the first day of the month following date of hire. HRS pays approximately 65% of the cost of the monthly premium. The remaining cost of the monthly premium is paid by the employee as a pre-tax payroll deduction.

Dental	EMPLOYEE COST PER PAY PERIOD
Individual	\$6.20
Employee/Spouse (Domestic Partner)	\$11.95
Parent/Child(ren)	\$14.07
Family	\$21.28

Vision Benefits

Vision benefits are provided through Metlife. Coverage is effective on the first day of the month following date of hire. This benefit is paid 100% by the employee as a pre-tax payroll deduction.

Vision	EMPLOYEE COST PER PAY PERIOD
Individual	\$3.37
Employee/Spouse Domestic/Partner	\$6.76
Parent/Child(ren)	\$5.72
Family	\$9.44

Flexible Spending Accounts (FSA)

Full-time employees may participate in one of two health/medical flexible spending accounts – regular or limited purpose and/or dependent care flexible spending account. The FSA is administered through Flores; funds will be loaded to your Flores Benefit Mastercard.

- **Health Care FSA**
A health care FSA allows you to set aside “pre-tax” dollars for medical, dental and vision expenses, for you or your dependents, that are not covered by insurance such as deductibles, co-payments, as well as other tax deductible medical, dental or vision care expenses you pay out-of-pocket. You may contribute up to the annual IRS maximum for the year.
- **Limited Purpose Health Care FSA**
A limited purpose FSA allows you to set aside “pre-tax” dollars for **dental and vision expenses only**, for you or your dependents, that are not covered by insurance such as deductibles, co-payments, as well as other tax **dental or vision care** expenses you pay out-of-pocket. You may contribute up to the annual IRS maximum for the year.
- **Dependent Care FSA**
A dependent care FSA allows you to set aside “pre-tax” dollars for care of family members during the employee’s workday. You may elect to contribute up to the annual IRS maximum for the year.

Life and AD&D Insurance

At no cost to the employee, the Society provides full-time employees life insurance equal to one times their salary, up to a maximum of \$150,000. Accidental death and dismemberment insurance is provided at the same level. These benefits are provided through MetLife and are effective the first of the month following date of hire.

Short Term Disability Insurance

At no cost to the employee, HRS provides full-time employees short-term disability insurance. The STD benefit provides 60% of basic weekly earnings to a maximum of \$2,000/week for a maximum period of 12 weeks; STD benefit payments commence following the 8th day of illness or injury that deems the employee medically unable to work. This benefit is provided through MetLife and is effective the first of the month following date of hire.

Long Term Disability Insurance

At no cost to the employee, HRS provides full-time employees long-term disability insurance. The LTD benefit provides 60% of salary up to \$11,000 per month; maximum benefit duration will be Social Security Normal Retirement Age. LTD benefits may commence on the 91st day of illness or injury that deems the employee medically unable to work. This benefit is provided through MetLife and is effective the first of the month following date of hire.

Employee Assistance Program (EAP)

Through EAP services provided by MetLife, employees and their families can get help that is easy, convenient, and confidential. Counselors are available 24 hours a day, seven days a week from anywhere in the United States. The toll-free number is 1-888-319-7819 or online at one.telushealth.com

Retirement

- **403(b)**

HRS offers full-time employees, and part time employees who work a minimum of 1,000 hours per year, the opportunity to participate in a supplemental retirement program administered through the Principal Financial Group. Employees who choose to participate in this program may choose to deduct up to the IRS maximum allowable amount. For employees aged 50, or who will reach age 50 during the calendar year, are eligible to make a catch-up contribution up to the IRS maximum allowable amount.

Employees are automatically enrolled for participation at a 6% contribution rate, beginning with their first paycheck following hire. After three months of employment, HRS will match employees' contributions \$1 for \$1 up to 5%. There is a "graded" vesting schedule for the employer match. The vesting schedule is 33 1/3% after one year, 66 2/3% after two years and 100% after three years of service.

- **Money Purchase Pension Plan**

HRS contributes 5% of employee's earnings on a bi-weekly basis after three (3) months of employment. Employees are immediately 100% vested.