

# BAY COVE HUMAN SERVICES, INC.

## BENEFIT SUMMARY SHEET

07/01/2023



This is a brief description of Company benefits.  
Benefits **begin immediately upon hire.**

<u>BENEFIT</u>	<u>DESCRIPTION</u>	<u>EMPLOYEE WEEKLY RATES</u>
Medical Insurance	Cigna Open Access Plus In-Network Cigna Choice Fund Open Access Plus In-Network 5000 Cigna Choice Fund Open Access Plus 5000	\$ 74.56 employee \$209.54 family \$ 55.35 employee \$155.52 family \$ 24.49 employee \$ 68.82 family
Dental Insurance	Delta Dental PPO Plus Premier	\$ 4.43 employee \$ 13.47 Family
Flexible Spending Accounts	Health Care Reimbursement Accounts Dependent Care Reimbursement Accounts	Weekly contribution depends on the level of benefit chosen
Life Insurance	After 2 years of service, one times your salary.	Employer paid
Long Term Disability	After 2 years of service, 60% of salary up to age 65.	Employer paid
Vision Insurance	VSP	\$ 1.14 employee \$ 2.28 employee plus spouse \$ 3.67 family
Accident insurance	MetLife	\$ 1.16 employee \$ 2.08 employee plus spouse \$ 2.19 employee plus child \$ 2.74 family

<p><b>Critical Illness</b></p>	<p><b>MetLife</b></p> <p>Critical Illness provides cash benefits for out-of-pocket expenses associated with a qualifying critical illness.</p> <ul style="list-style-type: none"> <li>• Examples of qualifying critical illnesses include brain tumors, cancer, diabetes, heart attack, stroke, and coma.</li> </ul> <p><u>Coverage Options</u>  Employee: \$10,000, \$20,000 or \$30,000  Spouse: 50% of Employee's Initial Benefit.  Dependent Children: 50% of Employee's Initial Benefit.</p>	<p>Weekly contribution is based on your level of chosen coverage and your age at the time of enrollment.</p>
<p><b>403(b) Plan</b></p>	<p>Employees may contribute on a pre-tax or post-tax basis up to the annual IRS maximum.</p> <p>Employee contributions and earnings are 100% vested.</p>	<p>Employee paid</p>
<p><b>403(b) Match</b></p>	<p><b>403(b) Match (discretionary)</b>  100% up to \$30 per week.</p> <p>For Employees with 2 or more years of service.</p>	<p>Employer paid</p>
<p><b>403(b) Discretionary Contribution</b></p>	<p><b>403(b) Discretionary Contribution</b>  In addition to the match:</p> <p>2.5% of salary after 10 years of service  5.0% of salary after 15 years of service  100% of salary after 20 years of service</p>	<p>Employer paid</p>
<p><b>Discounts on Auto, Home and Renters Insurance</b></p>	<p>Through our broker, USI insurance.</p>	<p>Employees pay a discounted rate.</p>
<p><b>Public Transportation</b></p>	<p>"T" Pass purchase for all employees is available through Wageworks.</p>	<p>The monthly cost will be deducted from the employee's paycheck in pre-tax weekly installments.</p>

Employees must complete all necessary paperwork for insurance. Please contact Christine Budd, Benefits Manager at 617-371-3096 or via email at [cbudd@baycove.org](mailto:cbudd@baycove.org) .

**Holidays****11 Holidays**

New Year's Day	Employer paid
Martin Luther King Day	Employer paid
Presidents Day	Employer paid
Patriots Day	Employer paid
Memorial Day	Employer paid
Juneteenth	Employer paid
Independence Day	Employer paid
Labor Day	Employer paid
Indigenous Peoples' Day	Employer paid
Veterans Day	Employer paid
Thanksgiving Day	Employer paid
Christmas Day	Employer paid

**Vacation time****Year of Service****Weekly Vacation Accrual**

Year 1	3 weeks a year
Year 2	3 weeks a year
Year 3	3 weeks a year
Year 4	4 weeks a year
Year 5	4 weeks a year
Year 6	4 weeks a year
Year 7 and beyond	5 weeks a year

**Sick time**

Employees accrue paid sick leave on an hourly basis.

One hour for every thirty hours worked, including overtime, up to seventy two hours per year.

**Personal days**

The agency provides employees with paid personal days each fiscal year for occasional absence from the workplace needed for a variety of personal reasons.

Employees hired between July 1st and December 31st have 3 personal days.

Employees hired between January 1st and March 30th are allotted one and a half personal days for the remainder of the fiscal year.

Employees who are hired between April 1st and June 30th will receive 3 personal days at the beginning of the fiscal year.

**Educational and Professional Development Assistance**

Employees who have been employed for 6 months are eligible.

6 months to end of 2 <sup>nd</sup> year	\$ 1,000
Years 3 through 4	\$ 2,000
Years 5 +	\$ 3,000

**Student Loan Relief**

If a college degree is a requirement of the job, employees may apply annually for reimbursement on student loan payments.

**\$3,000 annually**