

NAMI 2019-20 BENEFITS SUMMARY

BENEFIT ELIGIBILITY

The following benefit package is offered to all regular, full-time NAMI employees working a minimum of 20 hours per week.

PAID LEAVE

Holidays. Eligible employees will receive holiday pay in observance of the following holidays:

- ❑ New Years Day
- ❑ Martin Luther King Jr. Day
- ❑ Presidents Day
- ❑ Memorial Day
- ❑ Independence Day
- ❑ Labor Day
- ❑ Columbus Day
- ❑ Veterans Day
- ❑ Thanksgiving Day
- ❑ Day after Thanksgiving
- ❑ Christmas Day

If the holiday falls on a Saturday, the proceeding Friday will be considered the holiday. If the holiday falls on Sunday, the following Monday will be considered the holiday.

Vacation. Eligible employees accrue vacation on the following schedule (leave is pro-rated for part time employees). **At year-end, employees may not carry forward balances greater than 3 weeks.**

- ❑ 0 - 5 years employees accrue 15 days for the year = 4.69 hours per pay
- ❑ 5 - 10 years employees accrue 21 days for the year = 6.56 hours per pay
- ❑ 10 - over years employees accrue 28 days for the year = 8.75 hours per pay
- ❑ Use must be approved in advance by the employee's supervisor.

Sick Leave. Eligible employees accrue, paid sick leave at the rate of 1 day/month (leave is pro-rated for part time employees). A maximum of 440 hours may be carried over at the end of any given year.

Personal Leave - Eligible employees receive 3 days per calendar year of Paid Personal Leave to be used at his/her discretion, with the following limitations.

- ❑ Employees joining the organization in the second half of the calendar year receive 2 Personal Leave days for the balance of the calendar year.
- ❑ Employees hired during the last two months of the year will not receive personal leave until January 1st of the following year.
- ❑ Unused personal days may not be carried forward into the next calendar year.

Parental Leave - Eligible employees may use up to 10 business days of parental leave within one year of the arrival of a child or child adoption. Used in conjunction with FMLA.

HEALTH AND WELFARE PLANS

Coverage is effective the first day of the new month after hire, unless otherwise noted.

Group Health Insurance: Employees receive medical coverage through **Cigna Open Access Plus 1500 HSA**. Currently, NAMI pays 75% of the premium for individual coverage and 60% for family members.

NAMI Contributions to HSA: Currently, NAMI provides \$3k to apply towards the family deductible and \$1.5k for individual deductibles (pro-rated for those starting after the first quarter of the plan year). Employees also have the option to make their own pre-tax contributions to their HSA plans. New hires will receive the following HSA contributions from NAMI, based upon when they begin employment:

- ❑ July – Sept: 100%
- ❑ Oct – Dec: 75%
- ❑ Jan – March: 50%
- ❑ April – May: 25%
- ❑ June – 0%

Group Dental Insurance - Coverage is through MetLife. Currently, NAMI pays 75% of the premium for individual coverage and 60% for family members.

Flexible Spending Account – An employee may contribute up to \$2,650.00 per year, using pre-tax dollars, for medical, dental, vision and prescription expenses (for health plan participants enrolled in one of our HSA plans, a Limited-Purpose FSA plan is available).

Dependent Care Account – Employees may contribute up to \$5,000.00 per year, using pre-tax dollars, for eligible expenses.

Life/AD&D and Long Term Disability Insurance - Benefit for employee life insurance is 1x base salary. This coverage is provided to all eligible employees at no cost to the employee. Note: The IRS says that premiums for life insurance coverage in excess of \$50K are subject to income tax.

Supplemental Individual Income Protection Insurance. Available to all eligible employees. Opportunity to purchase group term life insurance (up to \$200,000) on a payroll deduction basis. Includes additional benefit options for spouse and dependent children.

RETIREMENT ACCOUNTS

403(b) Defined Contribution Plan – Managed by Principal, employees are eligible to begin making contributions immediately upon hire. After one year of service, NAMI will begin funding contributions of 4 1/2 % of gross earnings for eligible employees. Financial Advisors from Principal are available to consult individually with employees.

TRANSPORTATION

Parking /Metro. NAMI provides parking for a minimal fee (\$10 per pay period) OR SmartBenefits (up to \$150 per month) through Metro to all eligible employees. Employees who travel to work by Metro will have the money added to their SmartBenefits account each month (Note: those employees that have to go on a wait list for parking in our garage will receive an \$80 per month stipend to go towards parking nearby).

WORK WEEK

NAMI Work Hours. Regular office hours are 9am to 5pm, Monday through Friday. All employees are expected to report for work Monday through Friday, except in the case of holidays, illness or pre-authorized absence. The normal full-time workweek for each employee currently is 37.5 hours, with an hour each day allocated for lunch and breaks. Regular, full-time employees who desire a more flexible schedule may request an alternative schedule, between the hours of 8am and 6pm with core hours from 10am to 3pm. Alternative schedules must be discussed with and approved by an employee's supervisor.

*** All benefits are subject to change without notice ***