



## Total Rewards Overview

**Monarch Center for Autism**, a Division of Bellefaire JCB offers competitive total rewards (benefits and compensation) options to its valued employees. All employees with scheduled hours of 20 hours and above are eligible to enroll in benefits on first day of the month following 30 days of employment.

### Medical/Hospitalization/Prescription (Anthem)

Three comprehensive plans are offered. Two PPO plan options are offered with the opportunity for low deductibles. One of the plan options offers an individual/family deductible as low as \$0. The third plan option is an affordable consumer driven high deductible health plan (\$5,000 single deductible) with bi-weekly premiums as low as \$5 per pay. All three plans offer hospitalization, office visits, and prescription coverage. Employees have the option to use out-of-network providers at an additional cost.

### Dental (Sun Life and Guardian)

Three plan options are offered through Guardian with an additional DHMO plan offered through Sun Life. Options cover preventative, diagnostic and treatment services. Employees have the option to use out-of-network providers at an additional cost.

### Vision (Anthem)

Plan provides a cost effective way to manage eye care expenses through a scheduled annual benefit program. Network facilities include both private practitioners and retailers.

### Supplemental Coverage (AFLAC)

Policy is intended to replace income for a short duration in the event of short-term disability, critical illness or hospitalization.

### Wellness (Anthem ERC/Mobile Health)

Assessments, programs, and resources are available to assist employees and their families towards improved health. Through participation in programs, employees can earn up to \$1,450 in gift cards at Amazon. Spouses enrolled in the medical plan are eligible to participate as well and can earn up to an additional \$600 in Amazon gift cards.

### Retirement Savings

The Defined Benefit Plan is serviced through Wingspan Care Group. Employees within The Plan are required to contribute a small portion of their salary. Employees are 100% vested after five (5) years of service. Eligibility begins after one (1) year of employment (which can be waived with prior non-profit service). Employees accrue a year of vesting service once they work at least 1000 hours per calendar year. A monthly annuity payment is provided at the time of retirement.

In addition, the agency offers all employees the opportunity to participate in a non-ERISA, Defined Contribution 403(b) plan, which provides tax-advantaged savings for retirement.

### Time Off and Holidays

Due to the 10-month school year schedule, full-time employees accrue up to 12 days of sick time per year and 3 personal days per fiscal year (to be subtracted from sick bank). Part-time employees (20 hours or more) accrue sick time on a pro-rated basis. Sick time accrued can be used as soon as it is earned.

Employees also receive up to ten (10) paid legal holidays per year and up to four (4) additional paid religious holidays.

### Health Care Flexible Spending Account (FSA)

Employees may contribute to a FSA which provides tax-advantages for expected health care expenses, including medical, dental and vision care.

### Dependent Care Flexible Spending Account (DCAP)

Employees may contribute to a DCAP which provides tax-advantages for child care expenses, including day care, summer camp, etc.

### Voluntary Life Insurance (Guardian)

Employees may purchase additional coverage up to \$150,000 for themselves and may purchase up to \$50,000 for a spouse and up to \$10,000 for each child.

### Long Term Disability (LTD) (Anthem)\*

LTD is subject to coverage restrictions in the plan. Coverage is equal to 60% of monthly base salary, up to \$9,000 per month.

\*Dependents are not eligible.