



Summary of Employee Benefits. Effective December 1st 2017 – November 30th 2018

ELIGIBILITY

Dental, Vision, Life, AD&D, Acupuncture / Chiropractic:

Must be a regular employee working 20 hours or more per week.

All the above plus Medical:

Must be a regular employee working 30 hours or more per week.

This summary sheet provides an at-a-glance look at the STAND! employee benefits package. Your "Comprehensive Benefits Guide – December 1st 2017 - November 30th 2018 contains details of each benefit plan and you will also be provided with enrollment forms prior to your benefits eligibility date. Employee premium costs vary for all employees, including those choosing coverage for family members. This is a summary only and is subject to change. The certificate of coverage will provide details of coverage.

In addition to the health plans described below, STAND! currently also provides a Transit and Parking Plan Benefit. Further details can be found in your Comprehensive Benefits Guide.

Please note that our Dental and Vision (combined) Plans are only available at the point of initial eligibility, unless other coverage is lost. These plans will not be available at Open Enrollment. Similarly, purchasing additional Life / AD&D insurance without being required to provide evidence of insurability, (EOI) is only possible at the point of initial eligibility.

Medical	<p>Choose one from: Kaiser Permanente Gold 80 HMO 500/35 Deductible - MOP \$6750 Gold 80 HMO 0/30 - MOP \$6750 Silver 70 HMO 1000/50 Deductible - MOP \$6750 Silver 70 HMO 2000/45 - MOP \$6800 (MOP = Maximum Out of Pocket per year)</p>	<p>Costs vary depending on options selected – see Health Plan Premiums Worksheet for cost details, and Comprehensive Benefits Guide for coverage and co-pay / deductibles information.</p>	<p>Eligible the 1st of the month following 30 days of employment in eligible classification.</p>																		
Dental <i>(participants must also be covered on our Vision Plan)</i>	<p>CalNonprofits Delta Dental Insurance Choose one from Saver – PPO (\$1000 benefit a year) Group # 0327-1106 or Elite - Premier PPO (\$1500 benefit a year) Group # 4278-1107</p>	<p>See Comprehensive Benefits Guide for cost and coverage details. Saver Dental coverage is provided at no cost to eligible employees.</p>	<p>Eligible the 1st of the month following 30 days of employment in eligible classification. Note: No Open Enrollment.</p>																		
Vision <i>(participants must also be covered on our Dental Plan)</i>	<p>CalNonprofits VSP (Vision Service Plan) Group # Use SSN</p>	<p>See Comprehensive Benefits Guide for cost details. Vision coverage is provided at no cost to eligible employees.</p>	<p>Eligible the 1st of the month following 30 days of employment in eligible classification. Note: No Open Enrollment.</p>																		
Life Insurance / AD&D <i>Includes Employee Assistance Program and Emergency Travel Assistance Program</i>	<p>UNUM Group Life Insurance Benefit Group Policy # 0143320-001 4</p> <p>Additional Voluntary Insurance Policy Group # - 138010-109 1</p>	<p>STAND! pays 100% of the premium. Benefit = equivalent one-time annualized salary.</p> <p>Employees may purchase additional insurance at their own cost.</p>	<p>Eligible the 1st of the month following 30 days of employment in eligible classification. Note: Evidence of Insurability can only be waived at initial eligibility.</p>																		
Retirement	<p>Newport 403(b) Max Plan Group # S86</p>	<p>STAND! will make a \$1 for \$1 matching contribution* to your retirement account up to 2% of your gross annual salary to a maximum of \$2,000 per year.</p>	<p>*STAND! will match contributions after completing one (1) year of employment AND 1000 hours worked.</p>																		
Chiropractic and Acupuncture	<p>Landmark Chiropractic and Acupuncture Plan Group # LH839W*017</p>	<p>Voluntary plan paid for by participating employees. See Comprehensive Benefits Guide for cost details.</p>	<p>Eligible the 1st of the month following 30 days of employment in eligible classification</p>																		
Vacation	<table border="1" style="width: 100%;"> <thead> <tr> <th style="text-align: left;">Length of Service</th> <th style="text-align: center;">Hours/Pay Period</th> <th style="text-align: center;">Hours/12 Months</th> </tr> </thead> <tbody> <tr> <td>0 – 24 months</td> <td style="text-align: center;">5.00</td> <td style="text-align: center;">15 Days</td> </tr> <tr> <td>25–36 months</td> <td style="text-align: center;">5.33</td> <td style="text-align: center;">16 Days</td> </tr> <tr> <td>37-48 months</td> <td style="text-align: center;">5.66</td> <td style="text-align: center;">17 Days</td> </tr> <tr> <td>49-60 months</td> <td style="text-align: center;">6.00</td> <td style="text-align: center;">18 Days</td> </tr> <tr> <td>61 months & over</td> <td style="text-align: center;">6.66</td> <td style="text-align: center;">20 Days</td> </tr> </tbody> </table>	Length of Service	Hours/Pay Period	Hours/12 Months	0 – 24 months	5.00	15 Days	25–36 months	5.33	16 Days	37-48 months	5.66	17 Days	49-60 months	6.00	18 Days	61 months & over	6.66	20 Days		<p>Accrual begins on date of hire. Use of accrued vacation time begins 6 months (180 days) after hire date. Accruals pro-rata for P/T employees</p>
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Federal and State Mandated Benefits: California Statutory Sick Leave, Unemployment Insurance, Paid Family Leave, COBRA / HIPP Program, Worker's Compensation, FMLA / CFRA / PDL (see handbook for eligibility requirements).