**Benefit Highlights**

The employee benefits made available to you through Berkshire County Arc have evolved by listening to our people, and by making it a top priority to offer you the most comprehensive benefit package possible. The information in this brochure describes the highlights of the benefits offered to eligible employees. For more complete information, including summary plan descriptions, please see our Human Resource Department.

### Medical

**Essential 1500**

- **Carrier:** Health New England
- **Eligibility:** Working 30 hours a week in a regular position
- **Effective Date:** 90 days after start date
- **Deductible:** $1500 Single / $3000 Family
- **Preventive Care:** 100% covered
- **Office Visit / Specialist:** $20 copay
- **Urgent Care Center:** $50 copay
- **Emergency Room:** $250 copay
- **Lab Work:** 100% covered
- **High Cost Imaging MRI, CT, Scans:** $150 copay
- **RX Retail Copays:** $20 / $50 / $100
- **RX Mail Order Copays:** $40 / $100 / $500
- **Same Day Surgery:** Deductible then 100% of base salary
- **Impatient:** Deductible then 100% of $750 copay
- **Employee Costs:** Please contact the HR Department for pre-tax rates.

**Essential 2000**

- **Carrier:** Health New England
- **Eligibility:** Working 30 hours a week in a regular position
- **Effective Date:** 90 days after start date
- **Deductible:** $2000 Single / $4000 Family
- **Preventive Care:** 100% covered
- **Office Visit / Specialist:** $30 / $50 copay
- **Urgent Care Center:** $50 copay
- **Emergency Room:** $250 copay
- **Lab Work:** 100% covered
- **High Cost Imaging MRI, CT, Scans:** $150 copay
- **RX Retail Copays:** $20 / $50 / $100
- **RX Mail Order Copays:** $40 / $100 / $500
- **Same Day Surgery:** Deductible then 100% of base salary
- **Impatient:** Deductible then 100% of $1000 copay
- **Employee Costs:** Please contact the HR Department for pre-tax rates.

For more information, please visit www.HNE.com

### Short-term Disability

**Carrier:** Cigna

- **Eligibility:** Working 30 hours a week in a regular position
- **Effective Date:** 1st of the month following 3 months of continuous service
- **Elimination Period:** 7 days of continued absence
- **Monthly Benefit:** 66% of base salary
- **Duration:** 180 days
- **Survivor Benefit:** 3-month lump sum, must be on plan for six months
- **BCArc and the employee share in the cost of this insurance.**

### Long-term Disability

**Carrier:** Cigna

- **Eligibility:** 180 days (six months) of disability
- **Elimination Period:** 180 days
- **Monthly Benefit:** 60% of base salary
- **Duration:** Social Security N.R.A.
- **Contributions:** 100% paid by BCARC

### Contacts

- **Human Resources:** BC Arc
- **Medical:** Health New England
  - **Carrier:** Cigna
- **Mailorder Prescription:** Home Delivery
  - **Carrier:** Cigna
- **Flexible Spending Account (FSA):** Lifetime
- **STD/LTD/Life:** Cigna
- **401(k) Pension:** Mutual of America
- **Employee Assistance Program (EAP):** Cigna
- **Vision:** VSP

For more information, visit the website at: www.VSP.com

### Vision Care

**Carrier:** VSP

- **Eligibility:** Working 30 hours a week in a regular position
- **Benefits:** Savings on exams and eyewear. Exams 100% covered with a participating provider.
- **Employee Costs:** Please contact the HR Department for pre-tax rates

### 403(b) Thrift Fund

**Administrator:** Mutual of America

- **Type:** Pre-tax savings
- **Eligibility For Employer Contributions:** Age 21 and a minimum of 1,000 hours worked in the calendar year. Relief staff not eligible.
- **Employee Contribution:**
  - **Contributions:** Up to $19,500 for participants under age 50 and $25,000 for those over age 50, or who will turn 50 any time during 2020.
  - **BCArc Contribution:** The agency may make an annual discretionary contribution to the plan for eligible staff.
  - **BCArc Vesting:** Less than 2 years: no vesting
    - 2 years: 20%
    - 3 years: 40%
    - 4 years: 60%
    - 5 years: 80%
    - 6 years: 100%

Employee contributions and their earnings are 100% vested immediately.

### Life Coverage

**Carrier:** Cigna

- **Eligibility:** Working 30 hours a week in regular position
- **Effective Date:** 1st day after completing eligibility requirements
- **Type:** Basic
- **Eligibility For Employer Contributions:** $25,000 Basic Life

- **Employee Costs:** Shared pre-tax cost with BCARC

- **Supplemental Life:** Additional coverage is available for the employee, spouse and eligible dependents. Employers are responsible for full cost of this insurance.

### Vacation

- **6 Months - 1 Year:** 1 Week (40 hours)
- **1-4 Years:** 3 Weeks (120 hours)
- **5-9 Years:** 4 Weeks (160 hours)
- **10-24 Years:** 5 Weeks (200 hours)
- **25+ years:** 6 Weeks (240 hours)

### Sick Days

All employees are eligible for 1 hour of sick pay for every 30 hours worked. Full-time employees are paid for 40 hours, with a maximum of 48 hours per calendar year. Sick time is prorated on a 40-hour basis. Eligible staff may accrue up to 40 hours (12 paid sick days) maximum amount at any time. BCARC sick pay policy is administered in compliance with the MA sick pay laws.

### Personal Days

Each employee is eligible for 3 personal days per calendar year. Available time is prorated on a 40-hour basis.

### Observed Holidays

- **New Year’s Day, Martin Luther King Day, President’s Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving Day, Day following Thanksgiving, Day before Christmas, Christmas Day**

### Berkshire County Arc reserves the right to change or amend its policies at any time and for any reason without prior notice.
Continuing Education

BCArc supports the continuing education of its employees by providing various educational benefits:

Educational Assistance:
Partial tuition reimbursement to employees who work at least 30 hours per week and are employed a minimum of six months. Reimbursement is based on available funding. This program applies to any public or private college or university.

Employee Assistance (EAP)

In order to provide a confidential process that an employee (or family member) can turn to for counseling when dealing with various personal issues, BCARC has contracted with its Long Term Disability provider for all employees who work 30 hours or more per week at no cost to the employee. This is a 24/7 hour Hotline.

Payroll & Direct Deposit

Employees are paid bi-weekly for the prior two weeks. Direct deposit to checking or savings accounts is encouraged for all employees. The pay week runs Sunday through Saturday and paychecks/direct deposit are made on the Thursday after the pay period ends.

Employee Recognition

Annually, BCARC recognizes employees through Commendations Awards, Employee of the Quarter, Years of Service Recognition, Supervisor Recognitions and Other Special Certificates.

Mileage Reimbursement

All staff who use their personal vehicle will be reimbursed at a per mile rate.