

## **NPCA's Benefits**

**Medical Insurance** – Two plans are available, the High Option Plan and Standard Option Plan. Affordable coverage offers low co-pays and co-insurance. Employees working at least 20 hours per week are eligible for coverage 30 days after the date of hire, unless otherwise noted.

**Domestic Partners Coverage** – Domestic Partners coverage for medical, dental, and vision is offered to employees who elect medical coverage through NPCA. Coverage for a domestic partner will be an after-tax deduction. See Human Resources for eligibility requirements.

**Pharmacare Prescription Plan** – Generic drugs will be subject to \$12 co-pay per thirty-day supply. Name Brand Formulary drugs will be subject to a \$35 co-pay and Name Brand Non-Formulary a \$50 co-pay per thirty-day supply.

**Dental Insurance** – In-network coverage is provided at 100% for Preventive and Diagnostic Services, 80% for Basic Dental Treatment, and 50% for Major Dental Treatment. Orthodontia is covered at 50%, with a \$1,500 lifetime maximum, up to age 19.

**Vision Insurance** – There is a \$10 co-pay for an annual eye exam and a \$25 co-pay for lenses. There is a \$130 allowance for frames (with 20% off the amount over the allowance), and a \$130 allowance for contact lenses.

**Health Care Reimbursement Account** – Employees may have an annual maximum contribution (pre-tax) of \$2,550 toward reimbursement of health care expenses not covered by your medical, dental, or vision insurance.

**Dependent Care Reimbursement Account** – Employees may have an annual maximum contribution (pre-tax) of \$5,000 (per family) toward reimbursement of dependent care expenses.

**Life Insurance** – NPCA provides coverage in an amount equal to 150% (1.5 times) of an employee's basic annual salary up to \$300,000.

**Short and Long-Term Disability Insurance** – The short-term disability income benefit is equal to 60% of basic weekly salary up to \$1,200 per week. Long-term disability income benefit is equal to 60% of basic monthly salary, to a maximum of \$10,000 per month. Will continue to age 65 if continuously disabled.

**403b Plan** – Employees have the option of investing any percentage of their pay, up to an annual dollar limit of \$18,000 (or up to \$23,000 for employees age 50 or older) in a 403b retirement plan.

**401k (Pension) Plan** – After one year of service, NPCA will contribute 8% of your annual salary to the plan on a monthly basis. The plan has a 5-year vesting schedule.

**Holiday Schedule** – NPCA typically observes the following holidays: New Year's Day, Martin Luther King's Birthday, President's Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Thanksgiving Day and the day after, a half day on Christmas Eve, and Christmas Day.

**Personal Floating Days** – Two personal days per calendar year are provided to full-time employees. New employees starting between January and June have two personal days during that calendar year, new employees hired July 1 – October 31 are entitled to one personal day, and persons hired on or after November 1 are not eligible for a personal day for that year.

**Vacation** – Vacation time accrues at 15 days a year. At the beginning of the third year of employment it accrues at 20 days per year, and at the beginning of the tenth year it accrues at 25 days a year. Vacation time accrues immediately and is available for use after 30 days. An employee can carry over a maximum of one year's allotted vacation days to the following year (15 to 25 days) based on the employee's current accrual rate.

**Compensatory Time** – An “Exempt” employee is one who is not eligible for overtime pay under the Fair Labor Standards Act (FLSA). Exempt status dictates being “exempt from receiving overtime pay”. Exempt employees are eligible for “time off” for work or travel required by NPCA on weekends or on observed holidays. May accumulate up to 5 days, and must use them within 60 days in which they are earned. See Human Resources for more details.

**Sick Leave** – Employees accrue sick leave at a rate of 1 day per month, and is available immediately.

**Leave Bank** – The Leave Bank is for employees who face serious illness or injury (or that of an immediate family member) that have not accrued or does not have a sufficient balance of annual or sick leave. Employees may donate a minimum of 1 day or 7 hours of annual leave to the leave bank each calendar year. To receive hours from the leave bank, employees must have been employed here 60 days or more, and must have exhausted all accrued leaves.

**Family Medical Leave** – In accordance with the Family Medical Leave Act of 1993, employees are allowed up to 12 work weeks of unpaid, job-protected leave within a 12 month period when he or she is unable to work because of a serious health condition (the employee's or that of a child, spouse, or parent), or because of the birth or adoptive placement of a child.

**Bereavement Leave** – In the event of the death of an immediate family member, NPCA allows paid emergency bereavement leave for up to three days. Requests beyond three days would be in the form of accrued leave and should be considered by your immediate supervisor.

**Employment Assistance Program** – Provides short-term counseling for problems such as substance abuse or emotional, familial, financial, and marital problems. Allows for up to four (4) face-to-face visits per person, per issues a year, in addition to unlimited phone sessions. The service is completely confidential.

**Telecommuting Program** – Employees interested in telecommuting are to discuss the availability with their immediate supervisor. The maximum day(s) allowed per week for telecommuting is two (2) days. One additional day may be considered by his/her supervisor with approval on a weekly basis.

**Compressed “Summer Schedule”** – For the months of June, July, and August, NPCA offers compressed work schedules that enables staff to depart as early as 1:00 p.m. on Fridays or to have a full Friday off every other week. Supervisors must approve any compression of schedules, and will have more details on this program.

**Transportation Subsidy (Metrochek)** - Employees are able to receive Metrochek as a pre-tax payroll deduction up to \$230 per month. NPCA contributes \$50 monthly towards the purchase of the Metrochek. The cost will be deducted from your paycheck pre-tax. It is provided in the form of a farecard, and may be used for subway, commuter rails, bus, commuter bus, van pools, etc.

**Tuition Reimbursement Program** – NPCA encourages and supports efforts by its employees to improve their skills and educate themselves for advancement by studying job-related subjects at an accredited educational institution. Thus, NPCA reimburses workers for certain education-related expenses. See Human Resources for eligibility details.