

2022 NPCA SUMMARY OF BENEFITS FOR BENEFIT ELIGIBLE EMPLOYEES
WORKING AT LEAST 20 HOURS PER WEEK

NPCA is an equal opportunity employer. At NPCA, the minimum *regular* workweek for full-time employees is 32 hours, Monday thru Thursday, 8:30 a.m. to 5:00 p.m. A flex-schedule may be available; however, the core starting hours are generally between 8:00 a.m. and 10:00 a.m. Your immediate supervisor approves work schedules.

NPCA's Employee Benefits Program offers employees both **Core** and **Optional** benefits. Core benefits are paid for by NPCA and are provided at no cost to you. Optional benefits are selected and purchased by you through the cafeteria benefits plan. All regular full-time employees are eligible for both Core and Optional benefits after 30 days of continuous employment, unless otherwise noted.

NPCA provides the following **Core** benefits at no cost to the employee: Life; Accidental Death and Dismemberment; Employee Assistance Program; Short-term and Long-term Disability; and 401K Plan (NPCA-funded Pension Plan).

The following benefits are effective 1st day of the month after hire, unless otherwise noted:

MEDICAL INSURANCE: CareFirst is the provider of our medical insurance. You may elect to opt out or select from the two PPO medical plans. Both High and Standard plans are part of the same CareFirst network of providers. The amounts shown are per pay period (semi-monthly):

High Option Plan	Employee Only	Employee + Child(ren)	Employee + Spouse	Family
	\$39.50	\$116.00	\$151.00	\$199.00
Standard Option Plan	Employee Only	Employee + Child(ren)	Employee + Spouse	Family
	\$24.50	\$88.50	\$115.00	\$151.50

DOMESTIC PARTNERS COVERAGE

Domestic Partners coverage for the medical, dental and vision is offered to employees who elect medical coverage through NPCA. Eligibility requirements are: 1) reside in the same residence and have lived in an exclusive relationship for at least 12 consecutive months, 2) both are at least 18 years of age and not related by blood in a degree that would bar marriage and 3) neither you or your domestic partner is legally married, is the common-law spouse or domestic partner of any other persons and you and he/she intend for the domestic partnership to be permanent. Domestic Partners are eligible for COBRA. **Coverage for a domestic partner will be an after-tax deduction.**

PRESCRIPTION PLAN: RX Benefits is the provider of our pharmacy plan.

The High Option and Standard Option medical insurance plans offer prescription drug coverage with a four-tier plan. Generic drugs will be subject to a \$12 co-pay per thirty-day supply. Name Brand Formulary drugs will be subject to a \$35 co-pay, Name Brand Non-Formulary a \$50 co-pay per thirty-day supply and for Specialty Brand thirty-day supply there will be a \$100 co-pay. Employees taking maintenance prescriptions are encouraged to take advantage of the mail service and receive, at your home, up to a 90-day supply of covered medications at the co-payment of \$24.00 (Generic), \$70.00 (Formulary), and \$95.00 (Non-Formulary).

DENTAL INSURANCE: Guardian is the provider of our dental insurance.

To participate in the dental plan, the costs are as follows:

Employee Only \$14.00
Employee + Child(ren) \$23.50
Employee + Spouse \$19.50
Family \$34.00

VISION PLAN: VSP Choice Network is the provider of our vision insurance.

Costs to participate in the vision plan are as follows:

Employee Only \$4.37

Employee + Child(ren) \$7.51

Employee + Spouse \$7.36

Employee + Family \$12.10

This plan provides vision care benefits through Vision Service Plan (VSP), a network of independent vision care providers and retail chains. Vision care exams are free, and significant discounts are available on all eyewear purchases regardless of the frequency of purchases. **Refer to the Summary Plan Descriptions for more details.**

HCRA/DCRA Flexible Spending Account (FSA)

This plan allows employees to contribute to a Flexible Spending Account. Your FSA contributions are made each pay period BEFORE federal, state and FICA taxes are deducted. As you incur the eligible expenses you will receive tax-free reimbursements. Health Care (HCRA) and Dependent Care Reimbursement Accounts (DCRA) allow you to receive tax free reimbursement for health care expenses not covered by your medical, dental, or vision insurance; for deductibles, daycare, dependent health care. **The annual maximum contribution to HCRA is \$2,650. The annual maximum contribution for DCRA is \$5,000.** With DCRA, reimbursements cannot exceed the balance in your account. With HRCA, up to \$550.00 can be rolled over to the next calendar year.

The FSA debit card may be used for direct payment for health and/or dependent care services any place a vendor accepts MasterCard. **Refer to the Summary Plan Description for more details.**

LIFE INSURANCE

NPCA provides coverage in an amount equal to 150% (1 ½ times) of an employee's basic annual salary up to \$300,000. **Refer to the Summary Plan Description for more details.**

Supplemental Voluntary Life and AD&D Insurance is available for purchase Contact HR for more details.

SHORT-TERM DISABILITY (STD)**

In the event of disability due to injury or illness, this benefit will cover 60% of your basic weekly salary, rounded to the next higher \$1.00 to a maximum of \$1,200 per week. **Benefits will begin after the 15th day for illness, pregnancy, or accident.** Therefore, it is necessary to use sick leave, vacation leave or lastly, leave without pay for the days leading up to the 15th day.

Benefits may be extended up to 13 weeks. Should you become pregnant, see HR. Should the disability extend beyond 13 weeks, employees may be eligible for long-term disability. Refer to the Summary Plan Description for more details. **All staff who anticipate STD must initially coordinate with HR and then, directly with Lincoln Financial. Refer to the Summary Plan Description for more details.**

SHORT TERM DISABILITY (Pregnancy Claim)

Waiting period, you must be disabled for a number of 14 continuous calendar days before you are eligible to receive Short term Disability benefits. Short term Disability benefits begin on the: 15th day of disability.

Weekly Benefit 60% of your basic weekly earnings to a maximum weekly benefit up to \$1,200 for up to 11 weeks. This benefit is fully taxable.

Maximum Benefit Period 11 weeks is the longest period of time that benefits will continue to be paid to you under this Plan during a period of disability.

Six weeks is the standard amount of time covered for a vaginal delivery, complications or C Section may extend the benefits beyond 6 weeks.

LONG-TERM DISABILITY (LTD)**

In the event of disability due to injury or illness, this benefit will cover 60% of your basic monthly salary, up to a maximum of \$10,000 per month. Benefits will begin after a 90-day elimination period and will continue to age 65 if continuously disabled. **Refer to the Summary Plan Description for more details.**
(Part-timers must work a minimum of 20 hours to be eligible for STD & LTD)**
All of the aforementioned benefits are effective after 30 days of hire.

401(k) PENSION PLAN (Available after 12 months of service)

All employees are eligible for the NPCA pension plan after one year of service on the anniversary date of hire. There is a one year (12 month) waiting period for eligibility to participate in NPCA's pension plan. There is no contribution to the plan for your earnings during this waiting period. Earnings which are eligible for the pension contribution calculation commence on the first day of the month following your one-year employment anniversary. From that date forward, you will receive a monthly contribution to the plan calculated at 8% of your earnings during the month. The Pension Plan has a 5-year vesting plan, meaning that employees vest 20% every year up to the fifth year of employment from the date of the employee's anniversary date. **See HR Policy Manual for details.**

Fidelity Investments is the provider for this plan as well as the 403(b).

403(b) TAX DEFERRED ANNUITY PLAN (Employee Funded) (Available Immediately)

To promote the importance of retirement savings and to encourage employees to save as much as possible towards their retirement, NPCA sponsors a pre-tax and Roth annuity program. All employees are eligible to participate in this voluntary program immediately upon employment. It provides the opportunity for you to set aside any percentage of your pay up to an annual dollar limit of \$20,500 and if you meet the age 50 requirements up to \$27,000, (subject to IRS limitation testing). Pre-tax contributions are BEFORE federal and state taxes, and grow (tax-deferred). Roth contributions are after federal and state taxes, but grow TAX-FREE. You have a variety of investment options available, including stock funds, bond funds, money market accounts, etc. Employees may request a loan from their Account Value at any time during the Accumulation Period. One loan is allowed every 12 months. Minimum loan amount is \$1,000. **Consult Plan book for more details.**

EMPLOYEE ASSISTANCE PROGRAM (EAP)

This plan provides a counseling referral service to employees and their immediate family who resides in the employee's household. The EAP provides short-term counseling for problems such as substance abuse, emotional, family, financial, and marital problems. The plan allows for up to four (6) face-to-face visits. Instant access from anywhere with multiple languages, convenience of video or text-based counseling, also compatible with iOS and Android. This service is completely confidential. 1-800-346-0110 or online at inova.org/eap

Annual Leave (Available for use 30 days after hire)

Although annual leave accrues from the date of hire, it does not become available for use until after satisfactory completion of 30 days. Upon supervisory approval, employees may use up to one week of annual leave, even though it has not been fully accrued. Floating holidays must be used first. Any leave taken prior to satisfactory completion of the first 30 days will be leave without pay.

Regular full-time employees (not working in California or Montana) earn annual leave as follows. Annual leave is accrued on a monthly basis.

Years of Service	Days Earned Per Year
0-2 years	15
3-9 years	20
10+ years	25

**If hired at the 20-day accrual rate (as seen for the third year above), your next accrual to 25 days will begin at the tenth year, and not before.

Sufficient notice is expected when requesting time off. All regular full time and part-time staff can carry forward what he/she accrues in a calendar year. **See HR Policy Manual for more details.**

PERSONAL FLOATING HOLIDAYS (Available for use 30 days after hire)

On January 1, and/or after the completion of 60 days of employment, employees are eligible for two (2) personal days off, with the supervisor’s approval. This day must be used within the calendar year in which it is earned. It does not carry over to the next calendar year and is not paid out upon separation. Persons hired January 1 – June 30 are eligible for two (2) floating holidays; persons hired July 1 – October 31 are entitled to one (1) floating holiday; persons hired **on or** after November 1 are not eligible the current year. **See the HR Policy Manual for more details.**

COMPENSATORY TIME (Comp time)

Full-time exempt employees are eligible to receive “comp” time for work or travel as required by the Association **on weekends or on NPCA observed holidays.** Up to 5 days of comp time may be accumulated, but must be used within 60 days of when it was initially earned. See HR Policy Manual for more details.

PARENTAL LEAVE

NPCA recognizes and acknowledges the importance of a parent being able to take off work for childbirth, adoption and/or foster care. This leave is provided exclusively for these purposes. The Association will provide up to four (4) paid weeks of leave in a 12-month period for these purposes. The paid leave provided under this policy must be taken within the first six months of birth/adoption/foster care. **See HR Policy Manual for details.**

SICK LEAVE ACCRUAL (Available for use 30 days after hire)

Paid sick leave is intended to provide income protection only (a) when an employee is physically or mentally unable to perform his/her duties due to illness, injury, pregnancy or medical condition; (b) to obtain a professional diagnosis or treatment of an existing medical condition; (c) to undergo a physical examination; (d) to attend to or provide care for a family member who is ill, injured, or receiving medical care, treatment or diagnosis; and/or (e) to obtain medical, social or legal services pertaining to stalking, domestic violence or sexual abuse of the employee or a family member.

All employees (full-time, part-time, interns and temporary employees) will be eligible to accrue paid sick leave from the start of employment in accordance with applicable federal, state and local laws and ordinances. Full-time employees earn paid sick leave at the rate of one day (7.5 hours) per month, up to a maximum of 30 days (225 hours) during employment. **See HR Policy Manual for details.**

LEAVE BANK (Available to apply 60 days after hire)

Human Resources administer the Leave Bank. The purpose is to assist 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 7.5 hours of **ANNUAL**

leave to the leave bank each calendar year. To receive hours from the leave bank, employees must have been employed 60 days or more, and must exhaust ALL accrued leaves. Apply to Human Resources for consideration. Leave paid to recipients is considered taxable earnings and applicable withholding deductions will be taken.

FAMILY MEDICAL LEAVE ACT (FMLA) (Available after 1 year)

The Family Medical Leave Act (FMLA) was enacted in February 1993. In **general**, FMLA provides that **eligible** employees be 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, to care for a child, spouse, or parent with a serious health condition, for the birth, adoption, or placement of a child for adoption or foster care for children under 18 years old. Employees must have worked for the employer for at least 1,000 hours. (Because WDC state law entitlement to 16 weeks over a 24-month period of time is less generous, NPCA adheres to both federal and state law.)

BEREAVEMENT LEAVE (Available for use 30 days after hire)

The Association will provide all employees with up to three (3) days of bereavement leave. An **immediate family member** is defined as an employee's spouse, domestic partner, significant other, parent, grandparent, child, grandchild, or sibling; the parent, grandparent, child, or sibling of the employee's spouse or significant other; or the spouse of the employee's child. If more than three days of bereavement leave are requested, the employee may use accrued vacation leave and/or accrued sick leave if approved by his/her supervisor. Reasonable efforts will be made to accommodate such requests.

OBSERVED HOLIDAYS

NPCA typically observes the following holidays: New Year's Day, Martin Luther King's Birthday, President's Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Indigenous People's Day, Veteran's Day, Thanksgiving Day and the day after, Christmas Eve, and Christmas Day.

HYBRID WORK POLICY

NPCA'S Hybrid Work Policy will apply to all employees who are not performing their role 100% of the time in an NPCA office location. Examples of hybrid employees are:

1. Employees who prior to COVID-19 were permitted to work from home or other approved work site instead of an NPCA office location (formerly "teleworkers"); and
2. Employees who prefer a combination of in office and from home or other approved work site on a regular, recurring basis.

Any employee who does not wish to work 100% in an NPCA office location must receive prior approval for their desired work arrangement from the departmental Vice President. Not all positions are appropriate or feasible to be performed at an alternate work location. Employees whose hybrid work arrangement is approved may be required at any time to report to an NPCA office location full-time, subject to any prior agreement approved by the President.

TRANSPORTATION SUBSIDY (Metrochek)

Beginning in April 2020 and until further notice, payroll put a pause on individual paycheck withholding for all public transportation (e.g. Smartrip, BART, ORCA, My ride card, MTA and Transit check), as well as the monthly \$50 NPCA transportation subsidy. This will help all of us save money while people are refraining from taking public transportation.

The Transportation Equity Act for the 21st Century (TEA 21), federal legislation, was amended and signed into law allowing employers to offer employees tax-free benefits for using public transportation in commuting to and from work. This amendment to the tax code allows employees to elect to receive ***Metrochek*** as a pre-tax payroll deduction up to **\$255.00 per month for transit and \$255.00 per month for Metro parking. NPCA contributes \$50.00 monthly towards the purchase of the Metrochek.** (Employees outside of the WDC metropolitan area are eligible to participate, although the program may be referenced under a name other than Metro-chek.) The cost of the ***Metrochek*** is deducted from your paycheck, pre-tax. It is actually provided on the registered recipient's SmartTrip. ***Metrochek*** may be used for subway, commuter rails, bus, commuter bus, van pools, etc.

TUITION REIMBURSEMENT PROGRAM (Available after 1 year)

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 (i.e., college, university, or correspondence school). NPCA is committed to creating a pool of highly skilled employees and attracting motivated, high-caliber applicants, and improving the organization's retention rate. Thus, NPCA reimburses workers for certain education-related expenses.

*****All employees are hired on an "at will" basis. Employees working less than regular full-time are subject to pro-rated benefits. The benefits outlined in this document may be subject to change at any time, with or without notice. Refer to the HR Policy Manual for detailed information pertaining to the contents of this document.**

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