



# Benefits at a Glance

Action for a Better Community, Inc. is committed to rewarding its employees with a comprehensive and competitive benefit package. From health care plans to retirement planning, we provide our employees with resources to help manage life's twists and turns at any given time.

Benefit	Description
Medical Coverage	The Agency offers enrollment in a Health Maintenance Organization (HMO). ABC, Inc. pays the majority of the premiums. Employees are eligible to enroll the first of the month following date of hire. School calendar employees may opt for prorated monthly premiums in order to be covered during summer months.
Dental Coverage	The ABC dental plan helps you and your family to control the costs of dental care. Our plan covers 100% of preventative services, 100% basic services, 60% major services and 50% of orthodontia as well as other coverage. Employees are eligible to enroll the first of the month following date of hire.
Flexible Spending Account (FSA)	Flexible Spending Account (FSA) allows for pre-tax deductions to be set aside in an account that can be used for health, dental and or dependent care related expenses. The maximum annual contribution for medical expenses is \$2,700 and \$5,000 for dependent care. The EBS Flex Card automates the process of paying for your eligible FSA expenses.
Long Term Disability	Beginning 180 days after the onset of disability, the maximum weekly benefit of long term disability will be 60% of gross salary with a maximum of \$5,000 a month, up to age 65.
Supplemental Short Term Disability	Income coverage paid in addition to other disability benefits. Provides monthly benefits with a choice in benefit amount (\$300- \$3000) and benefit period (3 - 6 months).
NYS Short Term Disability	Standard insurance provides partial salary compensation to cover non-occupational medical conditions that cause disability beyond 7 day wait person. The maximum weekly benefit is equal to 50% of employee's gross weekly salary up to a maximum of \$170 per week after initial waiting period.
Group Life Insurance	The Agency provides life insurance for eligible employees, spouses, domestic partners and dependents. This insurance is paid entirely by the Agency.
Supplemental Life Insurance	ABC, Inc. provides additional life insurance for employees, their spouses, and dependents. Portable coverage is available in increments of \$25,000 to \$100,000. Supplemental life insurance is paid by the employee; premium waiver and payroll deduction are available.

<p><b>Holidays</b></p>	<p>ABC, Inc. observes the following holidays: New Year's Day, Martin Luther King Jr. Day, Good Friday, Memorial Day, Independence Day, Labor Day, Columbus Day, Veteran's Day, Thanksgiving (day after thanksgiving), Christmas, and a floating holiday. Employees who work at least 20 hours per week are eligible for holiday pay.</p>
<p><b>Paid Time Off (PTO)</b></p>	<p>ABC, Inc. provides employees with a bank of Paid Time Off (PTO) hours that are accrued based on employment classification, standard work week and length of service. PTO may be utilized after three months of employment.</p>
<p><b>Retirement Plan (TSA)</b></p>	<p>All employees are eligible to contribute to the 403(b) plan. After meeting the requirement of two years of cumulative employment, an employee will be eligible for employer contributions.</p>
<p><b>Tuition Reimbursement</b></p>	<p>ABC provides fulltime employees with assistance in continuing their professional development through formal education. Employees may receive up to \$1,800 per year.</p>
<p><b>Employee Assistance Program (EAP)</b></p>	<p>The EAP provides free and confidential access to a professional counselor, a financial advisor, legal assistance and a personal assistant as well as other services to help assist employees with difficulties both at work and in their personal lives.</p>
<p><b>Wellness Program</b></p>	<p>The Wellness Program is available to eligible full time employees after three months of employment. ABC, Inc. will contribute 50% of the cost of a YMCA membership, or any other area fitness facility membership (up to \$300 for a single plan and \$450 for a family plan).</p>