

## HERITAGE BENEFITS

# 2023 Insurance and Benefit Packages

### HEALTH INSURANCE

Heritage offers our eligible employees a choice between three group health plans. We work diligently to provide solid coverage while combating ever increasing premiums. Heritage employees can select coverage that best suits their needs and price point. Heritage group health plan networks are selected based on our national needs. Some of our plans also include a Health Reimbursement Account (HRA) to help with deductible needs.

### DENTAL INSURANCE

Heritage offers a dental plan through MetLife. The plan encourages the use of MetLife participating providers, although services may be sought through an out-of-network provider at a reduced benefit.

### VISION COVERAGE

Heritage offers vision coverage through VSP. We offer two plans to choose from, one of which is a premium plan. Both plans cover annual exams and glasses.

### LIFE INSURANCE

Heritage offers eligible employees a Basic Life and Accidental Death and Dismemberment Insurance policy through MetLife.

### LIFE SUPPLEMENTAL COVERAGE

Heritage offers the option of purchasing Supplemental Life and Accidental Death and Dismemberment Insurance. This may be purchased for the employee, the employee's spouse, or children. Child coverage is available for dependent children up to age 26. All eligible children are covered at one cost to the employee.

### ADDITIONAL VOLUNTARY BENEFITS

- ✓ Short-Term Disability
- ✓ Long-Term Disability
- ✓ Hospital Indemnity Insurance
- ✓ Accident Insurance
- ✓ Critical Illness Insurance

### RETIREMENT PLAN

Heritage recognizes the importance of a solid retirement plan and offers a 401k plan with a matching contribution. Heritage will match 50% of each dollar you contribute up to a maximum of 3%. Heritage's employer match is on a vesting schedule.

### SECTION 125 FLEXIBLE BENEFIT PLAN

#### Benefit #1 Unreimbursed Medical FSA

Heritage offers an FSA (Flexible Spending Account). Our Unreimbursed Medical FSA is designed to allow employees to set aside, through pre-tax payroll deduction, a pre-determined amount of money to pay for out-of-pocket medical expenses. This plan follows the IRS-allowed items including many dental, vision, and over-the-counter items and includes a debit card.

#### Benefit #2 Dependent Care FSA

Our Dependent Care FSA is designed to allow you to set aside, through pre-tax payroll deduction, a pre-determined amount of money that can be used to pay for Dependent Care expenses (daycare, babysitter, elder care, etc.).

## HERITAGE BENEFITS

# Benefit Time Packages

### PTO TIME

Heritage recognizes the importance of time off to renew, relax and recharge. We are proud of our generous PTO (paid time off) program.

Employees earn PTO on an accrual basis and time is accrued every day an employee works on a per-hour basis. See attached PTO guidance for your position.

All full-time employees who work at least 30 hours per week receive benefit time. If eligible, benefit time will begin to accrue at your time of hire. All new employees must complete a 30-day benefit eligibility period before becoming eligible to take any paid benefit days off.

### SICK TIME

New York State Sick Leave (NYSSL) allows all New York State employees to accrue up to 56 hours a year, depending on the number of hours worked throughout the year.

### PAID HOLIDAYS

Heritage Ministries observes the following holidays: New Year's Day, Easter Sunday, Memorial Day, July 4th, Labor Day, Thanksgiving Day, and Christmas Day. All full time employees working 30(+) hours per week will receive holiday pay at their regular rate of pay and typical schedule for the Holidays listed above.

### ADDITIONAL PERKS

Heritage continues to celebrate our employees by offering various additional perks. Our goal is to reward our employees for working hard to care for our residents. Each year we rework and re-envision what new perks would be helpful to our employees. These perks have included:

- ✓ Employee appreciation promotions and projects;
- ✓ Thanksgiving turkeys and Christmas hams for staff and their families;
- ✓ Christmas bonuses and annual review of wages;
- ✓ Golden Ticket Giveaway awards, a program where our staff honor each other by voting for their teammates to potentially be selected to win one of several vacations or other grand prizes;
- ✓ Staff Serenity Rooms where employees can rest, refresh, and fully relax for 15 minutes each day;
- ✓ In-house pharmacy and in-house therapy; and
- ✓ Reduced rate or even free employee lunches.