

Dynamic Youth Community

2017 Employee Benefits Overview



Health Insurance –Oxford Dual Option with Primeflex HRA (plan anniversary 6/1)

We offer our full time employees a choice of two in-network only plans with a HRA account to fund the plan deductibles (see summary for benefits and deductions).

New hires working 30 hours or more eligible on 1st of month following 60 days of employment



Dental Insurance – Aetna Freedom of Choice (plan anniversary 6/1)

We offer our full time employees the choice of two dental plans, DHMO and PPO (see summary for benefits).

New hires working 30 hours or more eligible on 1st of month following 60 days of employment



Voluntary Vision Insurance – Aetna (plan anniversary 6/1)

We offer our full time employees a comprehensive vision plan to cover an eye exam and vision hardware (see summary for benefits).

New hires working 30 hours or more eligible on 1st of month following 60 days of employment



Enhanced Short Term Disability - Shelter Point

If you were to become disabled due to a sickness or injury, after a 7 day waiting period the plan will pay you 50% of your salary up to a max of \$510/week for up to 26 weeks. This benefit is also subject to income tax.

New hires eligible on first day of employment.

Long Term Disability – Reliance Standard

If you were to become disabled for more than 180 continuous days (90 days if employed by NYC for 10+ years) you can receive 60% of your monthly salary up to a maximum of \$5,000/month. Benefits are payable, as long as you are disabled up to Social Security Normal Retirement Age. Benefit payments are also subject to income tax.

New hires working 30 hours or more eligible on first day of employment.

Life Insurance – Reliance Standard

Executives are insured for \$100,000. Directors receive a benefit of \$75,000 and all other full time staff will be covered for \$50,000. These amounts are doubled for accidental deaths. Benefits will reduce starting at age 65. Please be sure to record a beneficiary with Human Resources.

New hires working 30 hours or more eligible on first day of employment.

Voluntary Plans- Payroll Deducted – open enrollment effective 7/1



Flexible Spending Account- Allows you to set aside pre-tax deductions, up to \$2,600/yr to pay for out of pocket medical expenses. Any funds left over at the end of the year will be lost as per IRS guidelines. (use it or lose it)

Dependent Day Care- Allows you to set aside pre-tax deductions, up to \$5,000/yr to pay for out of pocket child care expenses.

Transit One - Allows you to set aside pre-tax deductions to pay for work related mass transit and parking expenses.

Enhanced STD- Additional Short Term Disability that pays beyond the NYS DBL benefit of \$170/week.



Critical Illness - May provide cash if diagnosed with a major illness.

Accidental Injury- Provides cash payments if receiving medical treatment of an accidental injury

Individual Life - Purchase life insurance for yourself and dependents

New hires eligible upon 1st day of employment

Questions? Please contact our consultants, OneGroup at (877) 877-5155 x15

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