



2024 Benefits Overview

Youth For Change employees who are regularly scheduled to work 30 or more hours per week are eligible for benefits on the first of the month following date of hire. Employees may also choose to enroll their eligible family members in the plans they choose for themselves.

Medical Plans

Youth For Change offers employees a choice of two different PPO medical plans through Lucent Health using an Anthem Blue Cross network.

- Lucent PPO 250
- Lucent HSA 3000 High Deductible Health Plan and Account with HSA Bank included at **NO COST** for employee coverage. YFC funds \$250 per month into the HSA Bank account!
- Health Cash Waiver of \$300 a month if benefits-eligible but choose not to enroll in YFC medical coverage.

Dental Plan

YFC offers a direct reimbursement dental plan. The plan offers a maximum reimbursement of \$2000 per calendar year per individual. Orthodontic coverage is included after enrollment in the dental plan for 12 consecutive months. Dental coverage for employee only is provided at **NO COST** to the employee. This plan allows services at any dental clinic!

Vision Plan

Vision coverage is available through VSP Vision and covers eye exams, lenses, frames and contacts. The plan also offers extra discounts on services like laser correction surgery and VSP has a large provider network.

Healthiest You

All employees and their families are enrolled, at **NO COST**, in Healthiest You, a virtual option for a bundle of services including medical care, dermatology, nutritionist, mental health and more! Access to Board Certified doctors allows you to obtain healthcare from any location!

Paid Time Off

Holidays - All regular full-time and part-time employees are eligible for holidays immediately upon hire. YFC offers **13 paid holidays**.

Vacation - Full-time and part-time employees accrue vacation from their date of hire and can use vacation hours after 60 days of employment.

- Employees accrue 10 days per year the first 36 months, 15 days per year for 37 to 72 months, 20 days per year for 73 to 108 months of employment and 25 days per year for 109 months plus.
- Non-Exempt employees can accrue up to 30 days of unused vacation time, Exempt employees can accrue up to 40 days.

Sick - Full-time and part-time employees accrue paid sick leave from their date of hire and can use sick hours after 60 days of employment. All eligible employees accrue one (1) hour for every 30 hours worked and can accrue up to 120 hours a year. 3 days may be used as Mental Health days per year!

Retirement Plans

YFC offers both traditional (pre-tax) and Roth (post-tax) 401(k) retirement plans and a discretionary profit sharing contribution through John Hancock, administered by Bidwell Consulting.

- Employees over age 21 are eligible to contribute after 60 days of employment. Must work at least 1,000 hours per calendar year
- Discretionary employer matching contribution after one year of service and 1,000 hours of service
- Discretionary Profit Sharing contribution after one year of service and 1,000 hours of service
- 6-year graded vesting schedule.

Life and Accidental Death & Dismemberment (AD&D)

Basic life and AD&D coverage is \$30,000 and is provided to employees at **NO COST**. Employees also have an opportunity to purchase additional voluntary life and AD&D coverage at group rates through payroll deduction. Voluntary options include:

- **Employee coverage** in \$10,000 increments up to a maximum of \$500,000 (not to exceed 5 times annual salary). Guarantee issue of \$100,000.
- **Spouse coverage** up to 100% of employee amount in increments of \$5,000 up to \$500,000. Guarantee issue of \$25,000
- **Child coverage** up to 100% of employee amount in increments of \$2,000 up to \$10,000



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Employee Assistance Program

Employees and their eligible family members are provided with the EAP at **NO COST**. This program provides confidential, 24/7 assistance that helps YFC employees balance work, life and personal issues. This program provides 3 in-person visits with a Licensed Professional Counselor at no cost to you. The EAP is available to employees and their families 24 hours a day, 7 days a week, 365 days a year.

Travel Assistance

Employees are provided with the travel assistance program at **NO COST** whenever you travel 100 miles or more from home for personal or business reasons. The program provides an array of travel assistance services like helping replace lost prescriptions or passports.

Public Service Loan Forgiveness Program

Employees are eligible for the Public Service Loan Forgiveness Program! Earn forgiveness on your school loan debt!

Gym Memberships

Youth For Change employees are eligible for discounted memberships at:

- Chico Sports Club
- Training Zone (Sutter/Yuba)

When available, membership fees are deducted through payroll!

Long Term Disability

Youth For Change provides LTD coverage to all FT staff at **NO COST**, after 60 days of employment.

Dependent Care Flexible Spending Account

Employees may use the Dependent Care FSA for reimbursement of eligible dependent care services. Maximum limits apply.

AFLAC Voluntary Worksite Benefits

Accident Insurance—lump sum benefits for accidents that occur off-the-job based on the type of injury sustained or type of treatment needed. Spouse and Child coverage is available.

Short Term Disability—Pays a weekly benefit if you are unable to work due to a covered illness or injury. There is a 14-day waiting period before benefits are paid and can pay up to 6 months depending on your plan and how long you remain disabled.

Critical Illness—Pays a lump sum depending on what you elect when a covered person is diagnosed with a covered serious condition such as heart attack, stroke, organ failure and many other critical illnesses.

Hospital Plan—Provides a benefit that helps pay out of pocket costs associated with a hospital stay.

2024 Monthly Benefit Costs

Medical—HSA Plan (YFC funds \$250 per month into an HSA account)

| | |
|--------------------------------|------------|
| Employee Only | \$0 |
| Employee + Spouse | \$500.00 |
| Employee + Child(ren) | \$200.00 |
| Employee + Spouse + Child(ren) | \$1,000.00 |

Dental

| | |
|---------------------|---------|
| Employee Only | \$0 |
| Employee + 1 | \$35.00 |
| Employee + 2 | \$70.00 |
| Employee +3 or more | \$90.00 |

Medical—PPO Plan

| | |
|--------------------------------|------------|
| Employee Only | \$75.00 |
| Employee + Spouse | \$675.00 |
| Employee + Child(ren) | \$375.00 |
| Employee + Spouse + Child(ren) | \$1,775.00 |

Vision

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|----------------------|---------|
| Employee Only | \$9.16 |
| Employee + 1 | \$14.23 |
| Employee + 2 or more | \$22.58 |