



A BRIEF OVERVIEW OF YOUR BENEFITS – 2023-2024 Benefit Year

The following information is provided to give you a brief overview of our current benefits package. Employees are encouraged to refer to the summary plan descriptions and to the employee guidebook for more comprehensive information.

Important Information:

Medical, Dental and Supplemental Coverages - except for Life/LTD and/or Employer Provided Retirement Contributions - benefits become effective the 1st of the month following or contingent with 60 days of employment in the benefited position assuming enrollment is completed and submitted prior to the date benefits are to become effective. Employer provided Life/LTD becomes effective the 1st of the month following or contingent with 6 months employment in the benefited position. Please see the retirement section about eligibility requirements. Failure to submit your completed enrollment prior to the effective date of coverage can result in late-enrollment restrictions and/or denial of coverage, subject to special enrollment rights.

Health Benefits: Employees working 30-40 hrs/wk (.75-1.0FTE) in a regular, benefited position are eligible for full benefits. Employees working at least 20 but less than 30 hrs/wk (.50-.75 FTE) in a regular, benefited position are eligible for prorated benefits (employee pays 50% of premium and employer pays 50% of premium). Employees who are determined to be eligible due to the Affordable Care Act (ACA) are eligible for full medical benefits (have averaged 30 hours per week during their applicable measurement period)

Medical Plan

Employees receiving full benefits pay a monthly participation fee towards their medical coverage (\$202.52 for Kaiser Added Choice Plan; \$30 for Kaiser Deductible Plan; \$10 for Kaiser High Deductible Health Plan). Medical benefits become effective the 1st of the month following or contingent with 60 days of employment in the benefit-eligible position assuming enrollment is completed in Paycom Employee Self-Service prior to the date that benefits are to become effective. Employees may choose between the Kaiser Deductible plan, the Kaiser High Deductible Health Plan or Kaiser Added Choice Plan. Employees may also choose to add spouse/domestic partner and/or eligible dependents at their expense.

Dental Plan

Employees have a choice of between Moda Dental (\$13.28 for fully benefited employees; \$30.70 for prorated) and Willamette Dental (Agency covers employee premium for fully benefited employees; \$17.42 for pro-rated employees) for their dental provider. Employees may choose to add spouse/domestic partner and eligible dependents at the employee's expense.

Life Insurance and Long Term Disability Insurance:

The life and long-term disability benefits become effective the first of the month following or contingent with 6 months continuous employment in a benefited position. Employer provides \$10,000 in life insurance for benefited employees. Employer also provides long-term disability insurance that pays 60% of monthly wage (to a maximum of \$5,000 per month) following a 90-day elimination period. Employees can obtain additional supplemental life insurance at their own expense.

Voluntary Coverages at employee expense: These benefits are available to employees working in regular, benefited positions at least half-time (.50FTE).

Supplemental Coverages for Voluntary Life; Accident Insurance; Critical Illness; Short Term Disability; and Medical Bridge Plan

Employees can elect additional voluntary life insurance, in addition to the amount the agency provides. The guarantee issue amount for employee's supplemental life insurance is the lesser amount of 5 times their annual salary or \$150,000. Employees can request amounts in excess of guarantee issue but approval of request is subject to medical review and underwriting approval. Supplemental life insurance is also available for dependent children, spouse, and/or domestic partner at employee expense. Accident Insurance coverage can help offset the unexpected medical expenses that may result from a covered accidental injury. Typically, they help cover some of the expenses for initial care, surgery, transportation and lodging, and follow-up care. Critical Illness coverage may help cover expenses if you're diagnosed with a covered critical illness or cancer. Short-Term Disability coverage replaces a percentage of an employee's income if you become disabled as a result of a covered accident or sickness. Medical Bridge Coverage, or Hospital Indemnity Insurance may help you pay for out-of-pocket expenses if you're admitted to the hospital for a covered accident or sickness.

Supplemental Vision Plan – The Standard:

Employees can choose to add a vision plan that not only provides vision exams but helps cover costs towards lenses, frames and even contacts. Employees may include a spouse/domestic partner and eligible dependents to this plan as well. Vision benefits become effective the 1st of the month following or contingent with 60 days of employment in the benefited position assuming enrollment is completed and submitted prior to the date benefits

are to become effective. Failure to submit completed enrollment prior to the effective date of coverage can result in late-enrollment restrictions or denial of coverage.

Flexible Spending Account – Section 125

The Dependent Care FSA, is a way for you to pay on a pre-tax basis for certain tax qualified dependent care out-of-pocket expenses. You can contribute based on the IRS Annual Contribution Limit for 2023 in the amount of \$2,500 (Married Filing Separately); \$5,000 (Single or Married Filing Jointly) Expenses may include - if they meet IRS guidelines: Day-care Expenses for Children (up to age 1) or Eligible Disabled Spouse or Parent Care such as Before and after school day-care; Day camps; Pre-kindergarten classes. Important Restrictions: Expenses must be incurred; Reimbursement is limited to available funds; Changes to this account can only be made with a qualified change in status.

HealthCare FSA: Employees meeting eligibility requirements for participation in medical and dental insurance also qualify for participation in this benefit effective the first of the month following or contingent with 60 days’ employment in the benefited position. This benefit allows employees to reduce their salary in order to take advantage of tax savings for reimbursable expenses related to health care for themselves and/or spouse and eligible dependents or for dependent care expenses. Participation in this benefit is optional and is not available to employees participating in the Health Savings Account (HSA). Participation for the full plan year is required for reimbursement of health-related expenses. Maximum Contribution limit is \$3050 for the year. It is important to accurately estimate reimbursable expenses since employees are only allowed to carry over up to \$610 of their FSA contributions into the next plan year (if the employee enrolls for Flexible Spending in the 2023 plan year. Any funds not reimbursed at the end of the year above the \$610 maximum carryover amount will not be returned to participants.

Transportation Reimbursement Account – Section 132

This benefit allows employees to reduce their salary in order to take advantage of tax savings for reimbursable expenses related to bus or mass transit passes for traveling to and from work and/or work related parking costs that are not reimbursable by employer. This reimbursement account only applies to expenses incurred by the employee and does not pertain to expenses incurred by spouse or dependents. Maximum contribution limit is \$3600 for the year with a monthly maximum of \$300 per month for qualified transportation and parking benefits. Funds may rollover if employees enroll in the plan for the next benefit year.

Employee Assistance Plan

Employees and their immediate family members, as well as Janus Youth volunteers, are eligible to use the EAP services to receive confidential counseling support and referral services. Assistance is available for stress, depression, anxiety; relationship issues, divorce; family and parenting problems; financial services, debt management, credit report issues; elder care; child care; legal questions; reducing medical/dental bills; coping with the stress of illness in the family, alcohol or drug-related problems and other life challenges. The EAP also includes a Travel Assistance program. Brochures describing the EAP are available in the staff area of the Janus website.

Retirement

Eligibility for employer contributions in the Retirement Savings Plan for Employees of Janus Youth Programs, Inc., is employee is at least 19 years of age, has completed 1 year of employment and 1,000 hours within that year. The plan provides for a discretionary employer contribution which is currently 2% of compensation. Employees are eligible to participate in the plan with their own deferrals into the plan the first day of the pay period following employment if they are at least 19 years of age. They can choose to elect to have their contributions made as a pre-tax, post-tax or both type of deferral.

Other Benefits:

Paid Time Off:

Paid time off is earned based on the date of employment in an eligible position (i.e., regular position and at least 20 hours per week) and is accrued based on hours worked. Paid time off is accrued according to the following schedule which is based on full-time employment (40 hours per week) and is pro-rated if less than full-time.

Length of Service	Leave Hours Accrued	Maximum Annual Accrual	Maximum Carry-Over from FY-FY
0 – 12 months	.038 hours per hours worked	80 hours	80
13 – 36 months	.046 hour per hours worked	96 hours	80
37 - 60 months	.058 hour per hours worked	120 hours	120
61 – 84 months	.069 hour per hours worked	144 hours	120

85 - 120 months	.080 hour per hours worked	166 hours	120
121 thru 180 months	.096 hour per hours worked	200 hours	160
181 + months	.108 hour per hours worked	224 hours	160

PTO in excess of the carry-over limit will be credited to your Sick Bank.

If you terminate employment, either voluntarily or involuntarily, you will be paid for your earned but unused PTO up to your annual entitlement. If at the time of termination, as a result of carry over, you have more than your annual entitlement of unused PTO, you will not be paid for the unused PTO in excess of your annual entitlement.

Sick Bank

Part Time, Full Time, and Temporary Employees are front loaded 52 hours of Sick time on July 1, 2020 (pro-rated for New Hires throughout the year). Benefit Eligible employees are allowed to carry over unused Sick Hours up to a maximum of 90 days (720 hours), pro-rated if less than 100% FTE. Non-benefited employees will have their Sick bank brought back up to 52 hours at the beginning of each plan year (July 1) and are not allowed a carryover. Hours credited to your Sick Bank are not compensable at time of termination.

Cash-Out of PTO Hours:

In addition to the emergency PTO buy-back provisions in the employee guidebook, you may have the option of cashing out accrued PTO hours as follows:

- To be eligible to cash out accrued PTO hours, you must have an accrued minimum of 80 hours of PTO leave (pro-rated if less than full-time).
- The maximum amount of hours that you can cash out is limited to (a) the amount of PTO hours you have actually taken within the twelve (12) month period immediately preceding the request for cash out; (b) the maximum carry-over hours allowed from year to year (see chart above); and (c) no more than an amount that would leave you with a remaining 40 hours of PTO time to use. Once a specific PTO leave period has been used for a cash-out calculation, it may not be used again for a future cash out.
- Requests for cash-out of PTO hours will normally be processed with the regular payroll; however, requests for cash-out of PTO hours will not be processed during the month of June or during the last pay period of December.
- Compensation received due to cash-out of PTO hours is not eligible compensation as defined in the agency's 401(k) plan and is excluded in calculating any employer contributions.

Holidays:

Holiday benefits vary depending on the position. Please refer to the employee guidebook for a more comprehensive explanation of holiday benefits.

Employees covered by a bargained agreement should refer to that agreement for provisions providing variations from this summary.

In case of errors, omissions, or discrepancies the provisions contained in the plan documents and contracts will prevail. The Agency reserves the right to alter, reduce, or eliminate any policy or benefit without notice except for those provisions required by law. Upon termination of employment employees are entitled only to those benefits which are offered at the time separation takes place.