

BENEFITS

The Arc of Baltimore is committed to maintaining a benefits program that meets the needs of the employee and the employee's family. The following paragraphs generally describe this Agency's benefits program, but should not be construed as a promise or guarantee of any specific benefit or benefit level. Additional information describing these benefits is available from the Human Resources Department. Questions concerning the benefits package should be directed to the Human Resources department. Eligibility for insurance coverage is based on the number of hours an employee works. The terms and conditions of The Arc of Baltimore's insurance policies and contracts may change without notice. The insurance policies will govern when in conflict with the descriptions contained in this handbook.

HEALTH and WELFARE BENEFITS

GROUP MEDICAL INSURANCE

All regular employees who work 30 hours or more per week are offered comprehensive hospitalization and major medical insurance. Coverage becomes effective the 1st of the month following 90 days of benefit eligibility.

PRESCRIPTION DRUG COVERAGE

This benefit is included as a part of the Group Medical Insurance for all participants.

VISION INSURANCE COVERAGE

This benefit is included as a part of the Group Medical Insurance for all participants.

DENTAL INSURANCE

The Arc of Baltimore provides eligible employees and their dependents with dental insurance for an additional monthly charge.

VACATION LEAVE

Every eligible employee is encouraged to take an annual vacation, which is granted as leave in the following manner:

Length of Service	Amount of Leave	
	Nonexempt	Exempt
3 months – 3 years	13 days	18 days
3 or more years	18 days	23 days

*Note: Above based on full time status.

SICK LEAVE

We provide 9 days per annum for all full time employees. Part time staff working more than 20 hours per week will also earn sick leave, however on a prorated schedule.

HOLIDAYS

The Arc of Baltimore currently recognizes the following holidays:

New Year's Day	Labor Day
Martin Luther King, Jr.'s Birthday	Thanksgiving Day
President's Day	and following Friday
Memorial Day	Christmas Day
Independence Day	

Under normal circumstances, The Arc of Baltimore recognizes as a holiday period the days between Christmas Eve and New Year's Day, inclusive. The administrative offices and day centers are closed during this time period.

FINANCIAL BENEFITS

FLEXIBLE SPENDING ACCOUNTS

The Flexible Spending benefit enable employees to set aside pretax dollars to pay for eligible medical and child care expenses. Participation is voluntary. The individual employee determines how much (if any) he or she wishes to deposit in the account up to a maximum of \$2,500 for health care and \$5,000 for child care. Contributions to the Flexible Spending plan effectively reduce the participants' income tax liability. 7

LIFE INSURANCE

Eligible employees of The Arc are provided group term life insurance coverage equivalent to two times annual salary with a maximum benefit of \$150,000.00. This is provided at no charge to the employee.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

The Arc of Baltimore provides accidental death and dismemberment insurance for eligible employees. The coverage amount is equal to your life insurance with a maximum accidental death and dismemberment full amount of \$150,000.00.

LONG-TERM DISABILITY INSURANCE

Eligible Arc of Baltimore employees are provided Long-Term Disability Insurance. This is provided at no charge to the employee. In the event that an employee becomes disabled and unable to work, as certified by a physician, the employee may be eligible to receive long-term disability payments.

403B RETIREMENT SAVING PROGRAM

The Arc of Baltimore offers a comprehensive, employer-sponsored 403(b) plan sponsored by Mutual of America (MOA), which handles all administration and funds management for the 403(b) plan (also often called a *Thrift Plan*).

VOLUNTARY AND OTHER BENEFITS

SHORT-TERM DISABILITY INSURANCE

Eligible employees can voluntarily select short-term disability coverage, which helps to replace lost income should the employee become totally disabled due to a non-occupational accident or sickness, including pregnancy or complications of pregnancy. All premiums are fully paid by the employee.

DIRECT DEPOSIT PAY

Employees are encouraged to receive pay via Direct Deposit Bank Account(s).

TUITION ASSISTANCE

The Arc of Baltimore is committed to the professional growth of its staff. As an additional benefit to employees and, in an effort to continually upgrade the professional expertise of the staff, the Agency offers two (2) tuition assistance programs to eligible staff who wish to enhance their academic credentials in human services and related fields.

CREDIT UNION

The Arc of Baltimore is proud to work with SECU the State Employees Credit Union. Membership is available immediately to all employees.