

Benefits at a Glance



Our Benefits:

- Medical
- Prescription Drug
- Dental
- Vision
- Life and Accidental Death & Dismemberment
- Short Term Disability
- Long Term Disability
- Flexible Spending Accounts
- Employee Assistance Program
- 401(K)
- Voluntary Benefits (Accident, Critical Illness, Cancer, Legal & Pet)
- Holidays
- Vacation Pay
- Annual, Sick, Volunteer, Parental & Personal Leave

Eligibility

For employees:

- Regular or Term employees who work 20 hours or more per week are eligible for benefits
- Medical/Prescription drug, dental, vision, EAP, FSA and voluntary benefits begin on date of hire. Life/AD&D and long term disability begin the first of the month following 90 days. Short term disability and employer 401(k) contributions start after one year of employment.

For dependents of employees:

- Spouse and domestic partners
- Children up to age 26
- Children over age 26 (if mentally or physically incapable of self-support)

Medical Benefits

NeighborWorks offers employees access to high-quality healthcare by providing you with a choice of two medical plans - a PPO plan with a \$100 individual deductible and an HMO plan with no deductible, both provided by Cigna.

We also know that prescription drug coverage is important. When you enroll in a medical plan, you will automatically receive prescription drug coverage through Cigna. Under the three-tiered plans, you pay different copay amounts depending on whether your prescription drug is classified as a generic, preferred brand, or non-preferred brand.

Dental Benefits

NeighborWorks also offers a dental plan through MetLife to cover preventive care, as well as basic, major, and orthodontic services. The dental benefit provides an annual benefit maximum of \$1,500, in addition to a \$1,500 lifetime orthodontic maximum per person.

Vision Benefits

NeighborWorks has partnered with Vision Service Plan (VSP) to provide vision benefits. The vision benefit provides an annual exam and up to \$130 towards hardware after a minimal copay.





Life and Accidental Death & Dismemberment (AD&D) Benefits

Enjoy peace of mind knowing we provide employees, spouses/domestic partners and dependent children with basic life/AD&D insurance. NeighborWorks pays the full cost of this benefit for you and your family, helping to provide financial security in the event of a death, or serious accident. Benefits for you are 3x your annual earnings up to \$500,000. Spouses and domestic partners have a benefit of \$25,000, and dependent children ages 6 months to 21 or 26 if full-time student have a \$10,000 benefit.

Disability Benefits

If you become disabled and cannot work, no benefit becomes more important to your financial security than disability income protection. The short term disability policy pays 70% of covered weekly earnings up to \$2,000. If you are still unable to work after this benefit is exhausted, the long term disability policy will pay you 66.6% of your covered monthly earnings up to \$10,000 until your Social Security normal retirement age.

Flexible Spending Accounts

FSA's allow you to save money on qualified out-of-pocket expenses by setting money aside for those expenses in tax-sheltered short-term accounts. You may choose to set aside pretax money for healthcare, dependent care, parking and/or mass transit.

Employee Assistance Program

Each person's life includes its own unique set of challenges. To help you and your family cope with these challenges, we offer an employee assistance program (EAP) at no cost to you.

401(k) Benefits

A 401(k) savings plan is a great way to save for your retirement. Effective the first of the month following one year of service, NeighborWorks America contributes an amount equal to 6% of your salary. Also effective the first of the month following one year of service, NeighborWorks America will make a matching contribution on the first 6% that you contribute.

Holidays

NeighborWorks provides 11 paid company holidays per year.

Vacation Pay

Based on your length of service, you will accrue 15 or 20 days of annual paid leave per year. We also provide two personal days each year.

Leaves

Regardless of length of service, you will accrue four hours of sick leave per pay period up to a maximum of 13 days per calendar year. You will also receive 40 hours of leave each fiscal year to be used for volunteer work in the community. In addition to this, after one year of employment we provide four weeks of parental leave for the adoption or birth of a child.