

YWCA of Madison, Inc.
Benefit Plans
2018

Benefit Plan				Who's Eligible	When Eligible																								
Health/Medical Plan	YWCA pays 90% of single coverage, pays 85% of employee and spouse or employee and children coverage and 75% of family coverage for full time employees.			All full time & part time > 20 hours /wk receive pro-rated benefit	First day of the month following 60 days of employment																								
	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;"></td> <td style="text-align: center; border-bottom: 1px solid black;">Total Cost</td> <td style="text-align: center; border-bottom: 1px solid black;">YWCA</td> <td style="text-align: center; border-bottom: 1px solid black;">Monthly</td> </tr> <tr> <td>Current monthly premiums paid by the YWCA are:</td> <td style="text-align: center;">Unity</td> <td style="text-align: center;">Benefit</td> <td style="text-align: center;">Employee Cost</td> </tr> <tr> <td>Employee</td> <td style="text-align: right;">753.67</td> <td style="text-align: right;">678.30</td> <td style="text-align: right;">75.37</td> </tr> <tr> <td>Employee & spouse</td> <td style="text-align: right;">1582.71</td> <td style="text-align: right;">1,345.30</td> <td style="text-align: right;">237.41</td> </tr> <tr> <td>Employee & children</td> <td style="text-align: right;">1431.97</td> <td style="text-align: right;">1,217.17</td> <td style="text-align: right;">214.80</td> </tr> <tr> <td>Family</td> <td style="text-align: right;">2411.74</td> <td style="text-align: right;">1,808.81</td> <td style="text-align: right;">602.94</td> </tr> </table>						Total Cost	YWCA	Monthly	Current monthly premiums paid by the YWCA are:	Unity	Benefit	Employee Cost	Employee	753.67	678.30	75.37	Employee & spouse	1582.71	1,345.30	237.41	Employee & children	1431.97	1,217.17	214.80	Family	2411.74	1,808.81	602.94
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Dental Plan	Employee pays 100% of cost Current monthly premiums are:			Delta Dental	All full time & part time > 20 hours/wk First day of the month following 60 days of employment																								
			43.70																										
			86.10																										
			92.23																										
			159.07																										
Vision Insurance Materials Only	Employee pays 100% of cost Current monthly premiums are:			also thru Dental Dental	All full time & part time > 20 hours/wk First day of the month following 60 days of employment																								
			8.04																										
			16.09																										
			16.42																										
			24.46																										
403(b) Retirement	A plan has been established so employees could contribute pre-tax dollars. There is no employer match. Plans with Lincoln Financial and T. Rowe Price.			All employees	Day one of employment																								
YWCA Retirement	YWCA contributes 5% of wages. The fund contributes an additional 2%. You can elect to do an after-tax contribution up to 10% of your wages.			All employees who work a minimum of 1000 hours/year for at least two consecutive years	As soon as hours met																								
Life Insurance	YWCA provides a \$50,000 term life insurance and accidental death & dismemberment ins.			All full time & part time > 20 hours /wk	First day of the month following 60 days of employment																								
Voluntary Life Insurance	Employee can elect additional term life insurance for them self, spouse or children at rates determined by age, smoker/nonsmoker.			All full time & part time > 20 hours /wk	First day of the month following 60 days of employment																								
Disability Income Protection	YWCA provides ST and LT disability coverage			All full time & part time > 20 hours /wk	First day of the month following 60 days of employment																								

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Flexible Spending Account	Can be used for the following: Group medical premiums Uninsured medical expenses (up to \$2,500) Dependent care reimbursement (up to \$5,000) Individual billed medical premiums	All full time & part time > 20 hours /wk	First day of the month following 60 days of employment															
Earned Time	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;"></th> <th style="width: 30%; text-align: center;"><u>salaried employees</u></th> <th style="width: 30%; text-align: center;"><u>hourly employees</u></th> </tr> </thead> <tbody> <tr> <td>at hire</td> <td style="text-align: center;">4 weeks (144 hours)</td> <td style="text-align: center;">4 weeks (160 hours)</td> </tr> <tr> <td>at 2 years</td> <td style="text-align: center;">5 weeks (180 hours)</td> <td style="text-align: center;">5 weeks (200 hours)</td> </tr> <tr> <td>at 5 years</td> <td style="text-align: center;">6 weeks (216 hours)</td> <td style="text-align: center;">6 weeks (240 hours)</td> </tr> <tr> <td>at 10 years</td> <td style="text-align: center;">7 weeks (252 hours)</td> <td style="text-align: center;">6 weeks (240 hours)</td> </tr> </tbody> </table> Holidays and personal days are included in the ET bank of hours, no separate paid holidays.		<u>salaried employees</u>	<u>hourly employees</u>	at hire	4 weeks (144 hours)	4 weeks (160 hours)	at 2 years	5 weeks (180 hours)	5 weeks (200 hours)	at 5 years	6 weeks (216 hours)	6 weeks (240 hours)	at 10 years	7 weeks (252 hours)	6 weeks (240 hours)	All full time & part time > 20 hours /wk receive pro-rated benefit	Accrual of earned time begins on day of eligibility.
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Sick Leave	Full time employees earn 96 hours/year A maximum of 64 hours of sick time can be carried over to the next calendar year. Hours in excess of 64 will be converted to earned time at a rate of 25%	All full time & part time > 20 hours /wk receive pro-rated benefit	Accrual of sick time begins on day one of eligibility.															
Bereavement Leave	Time off due to death of an immediate family member up to 32 hours	All full time & part time > 20 hours /wk receive pro-rated benefit	Day one of employment															
Holiday Incentive Pay	A financial incentive for those working the front desk, drivers or in the maintenance department during holidays																	
Parking/Bus Passes	YWCA pays for the monthly parking costs or provides a monthly bus pass if they do not drive their car to work.	All full time & part time > 20 hours /wk receive pro-rated benefit	Day one of employment															