

Summary of Benefits

Eligibility: All employees working a regular schedule of 20 hours per week or more are eligible for benefits on the first of the month following one (1) month of active employment in a regularly scheduled position.

Group Life and AD&D Insurance (company paid):
 1 x Annual Base Salary to a maximum of \$100,000

Group Long-Term Disability (LTD) Insurance (company paid):
 Benefits begin after satisfying **6 Months** of disability.
 60 % of your basic monthly insured income to a maximum of \$5,000



The Fellowship's medical insurance provider is United Healthcare.



Employees may choose between two Choice Plus plans.
 A Primary care Physician is not required with either plan.

Each of these plans has an extensive network of healthcare providers offering comprehensive coverage for preventative healthcare services, specialty programs and prescription coverage. Each plan offers a three-tier enrollment option. Employees may choose Individual, 2-Person, Family or Domestic Partner Coverage.

Employees can take full advantage of their healthcare coverage at myuhc.com

DENTAL INSURANCE:

The Fellowship's dental provider is Delta Dental of Rhode Island. Delta USA provides the largest local and national network of participating dentists.

Employees may choose Individual, Family or Domestic Partner Coverage.



VISION PLAN:



Benefits towards yearly eye exams, lenses, frames, and contacts.



GROUP SHORT TERM DISABILITY (STD) (RI EMPLOYEES NOT ELIGIBLE)

Benefits begin on the 8th Day for disabilities due to sickness or accident.
 60% of your basic weekly income to a maximum of \$500. Benefit duration is 6 Months.



Flex Spending Accounts: Medical & Dependent Care Assistance Programs

Our flexible spending accounts offer an opportunity for eligible employees to pay for out-of-pocket medical and dependent care expenses through pre-tax payroll deductions.

RIEAS Employee Assistance that Works for You

A confidential source of help for employees and their family members facing a wide variety of personal concerns. Experienced, compassionate consultants are available 24 hours a days, 365 days a year to provide immediate support as well as referral and follow-up services.

Consultation services are offered to all employees as a cost-free employee benefit.



Fellowship offers a menu of voluntary benefits from Colonial Life, Liberty Mutual, and Veterinary Pet Insurance (VPI).



403(B) – RETIREMENT SAVINGS PLAN

The Fellowship offers employees an opportunity to save for retirement through an array of Fidelity Investment Vehicles. You are eligible upon your hire date or on a monthly basis thereafter. Deductions are tax deferred. After 1 year of service, The Fellowship will match your employee contribution at a rate of 50% up to the lesser of 3% of your compensation or \$1,500 per calendar year.



TUITION REIMBURSEMENT

The Fellowship offers employees with at least 3 months of service who are regularly scheduled to work 32-40 hours per week 75% of eligible expenses up to \$3,000 per fiscal year. For employees regularly scheduled to work 20-31 hours per week we offer 75% of eligible expenses up to \$1,500 per fiscal year.

COLLEGE BOUND FUND

The Fellowship also offers all employees an opportunity to save for college expenses for you or your family members through Alliance Bernstein.



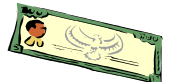
REFERRAL BONUS:

Eligible employees are awarded a bonus of up to \$300 when referring qualified candidates.



DIRECT DEPOSIT

The Fellowship offers and encourages direct deposit to all employees.



SAVINGS BONDS

An automatic payroll deduction plan is available for employees who wish to purchase savings bonds.

TIME-OFF BENEFITS

Eligibility: All employees working a regular schedule of 20 hours per week or more are eligible for time off benefits on the first of the month following (3) months of active employment in a regularly scheduled position.

VACATION TIME

Admin employees accrue at a pro-rated rate of 6.67 hours per month to a maximum of 80 hours, plus 13 Holidays per year.
 Program employees accrue at a pro-rated rate of 15.33 hours per month to a maximum of 128 hours.

SICK TIME

Admin & Program employees accrue at a pro-rated rate of 8 hours per month to a maximum of 192 hours.

* For questions on the above benefits please contact Jennifer McKenna, Benefits Administrator at (401) 642-4409 or e-mail her at jmkenna@fellowshiphr.org