

Section 125 Benefits

Health, Dental, Life,
Disability, FSA

Fellowship Health Resources, Inc.

Creative Solutions for Rebuilding Lives and Restoring Hope

Summary of Benefits for All Eligible Employees

Non-Section 125 Benefits

Vacation & Sick Time

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.

Company Paid Benefits

GROUP LIFE AND ACCIDENTAL DEATH (LIFE and AD&D):

1 x Annual Base Salary to a maximum \$100,000

GROUP LONG TERM DISABILITY (LTD):

Benefits begin after satisfying **6 Months** of disability.
60 % of your basic monthly insured income to a maximum of \$5,000



HEALTH INSURANCE:



The Fellowship's medical insurance provider is Blue Cross Blue Shield of Rhode Island.

Employees may choose between two HealthMate Coast-to-Coast Preferred Provider Organization (PPO) 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 BCBSRI.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. For maximum coverage, employees are encouraged to select a participating dentist.

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\$ystem



MEDICAL CARE & DEPENDENT CARE ASSISTANCE PLAN (MCAP & DCAP)

MCAP and DCAP offers an opportunity for eligible employees to pay for out-of-pocket medical and dependent care expenses through pre-tax payroll deductions.

COLONIAL LIFE BENEFITS

Fellowship offers a menu of voluntary benefits from Colonial Life including Accident Insurance, Cancer Insurance, Critical Illness Insurance, Level Term Life Insurance, and Universal Life Insurance for employees, their spouse, and child(ren).



LIBERTY MUTUAL

Discounts on Auto & Home Insurances



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. You are eligible to sign up for this tax-advantaged program at any time and contributions will be made through payroll deductions. Your investment grows free from federal income taxes.

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 three (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.