



FOR YOUTH DEVELOPMENT
FOR HEALTHY LIVING
FOR SOCIAL RESPONSIBILITY

WE'RE HERE FOR YOU

YMCA of Central Massachusetts Employee Benefits 2012

Health Insurance

The YMCA currently offers two health care plans with 6 options: Fallon Community Health Plan Direct and Fallon Select. Below is the cost per pay period (Bi-weekly) for full-time employees who work between 35 and 40 hour per week:

	<u>Individual</u>	<u>Employee/Spouse</u>	<u>Employee/Child(ren)</u>	<u>Family</u>
Fallon Direct Care Plan	\$509.39	\$1054.45	\$916.90	\$1446.67
Employee Cost Per Pay Period	\$77.59	\$160.61	\$139.66	\$220.35
Fallon Select Care Plan	\$565.99	\$1171.60	\$1018.79	\$1607.41
Employee Cost Per Pay Period	\$103.63	\$214.52	\$186.52	\$294.31

	<u>Individual</u>	<u>Employee/Spouse</u>	<u>Employee/Child(ren)</u>	<u>Family</u>
Fallon Direct Premium Plan	\$473.40	\$979.94	\$852.12	\$1344.44
Employee Cost Per Pay Period	\$61.03	\$126.33	\$109.85	\$173.33
Fallon Select Premium Plan	\$526.00	\$1088.83	\$946.82	\$1493.86
Employee Cost Per Pay Period	\$85.23	\$176.42	\$153.41	\$242.05

	<u>Individual</u>	<u>Employee/Spouse</u>	<u>Employee/Child(ren)</u>	<u>Family</u>
Fallon Direct Deductible Plan	\$454.33	\$940.46	\$817.80	\$1290.29
Employee Cost Per Pay Period	\$52.26	\$108.17	\$94.06	\$148.41
Fallon Select Deductible Plan	\$504.82	\$1044.97	\$908.68	\$1433.69
Employee Cost Per Pay Period	\$75.49	\$156.25	\$135.87	\$214.37

Employees who regularly work between 15 and 34 hours a week and whose earnings can sufficiently cover the part-time premium deductions have the option of participating in group health insurance. Below is the cost per pay period (Bi-weekly) for part-time employees:

	<u>Individual</u>	<u>Employee/Spouse</u>	<u>Employee/Child(ren)</u>	<u>Family</u>
Fallon Direct Care Plan	\$509.39	\$1054.45	\$916.90	\$1446.67
Employee Cost Per Pay Period	\$182.10	\$376.95	\$327.79	\$517.17
Fallon Select Care Plan	\$565.99	\$1171.60	\$1018.79	\$1607.41
Employee Cost Per Pay Period	\$208.14	\$430.86	\$374.65	\$591.13

	<u>Individual</u>	<u>Employee/Spouse</u>	<u>Employee/Child(ren)</u>	<u>Family</u>
Fallon Direct Premium Plan	\$473.40	\$979.94	\$852.12	\$1344.44
Employee Cost Per Pay Period	\$165.54	\$342.68	\$297.98	\$470.15
Fallon Select Premium Plan	\$526.00	\$1088.83	\$946.82	\$1493.86
Employee Cost Per Pay Period	\$189.75	\$392.77	\$341.54	\$538.87
	<u>Individual</u>	<u>Employee/Spouse</u>	<u>Employee/Child(ren)</u>	<u>Family</u>
Fallon Direct Deductible Plan	\$454.33	\$940.46	\$817.80	\$1290.29
Employee Cost Per Pay Period	\$156.77	\$324.52	\$282.19	\$445.23
Fallon Select Deductible Plan	\$504.82	\$1044.97	\$908.68	\$1433.69
Employee Cost Per Pay Period	\$180.00	\$372.59	\$324.00	\$511.19

Dental Insurance

The YMCA currently offers Altus Dental Coverage to full-time who work between 35 and 40 hour per week and part-time staff members. Part-time employees who regularly work between 15 and 34 hours a week and whose earnings can sufficiently cover the part-time premium deductions have the option of participating in dental insurance. Participation is optional and the cost per pay period is listed below:

	<u>Individual</u>	<u>Family</u>
Full-time staff	\$37.77	\$103.17
Employee Cost Per Pay Period	\$6.10	\$16.67
Part-time staff	\$37.77	\$103.17
Employee Cost Per Pay Period	\$13.07	\$35.71

Short Term Disability

This coverage insures all enrolled **full-time** employees to provide partial salary payments while they are recovering from a non-work related injury or illness after the employee has exhausted all earned paid time off and before 90 days. The benefit covers 70% of an employee’s biweekly salary. Employees may not participate until they have been employed ninety (90) days.

The employee’s cost: \$1.00 per pay period

Long Term Disability

This coverage insures all enrolled **full-time** employees to provide partial salary payments while they are recovering from a non-work related injury or sickness after a ninety (90) day elimination period. This benefit covers 70% of salary. Other benefits may affect this amount such as social security, etc.

Retirement Benefits

The YMCA of Central Massachusetts participates in the YMCA Retirement Plan. Under special agreement with the YMCA Retirement Fund, the association is currently making a contribution equal to 12% of the employee's annual income to the Retirement Fund for those employees who meet the eligibility requirements (two years of employment, minimum of 1,000 hours each year, and age 21 or older).

In addition to the YMCA 12% contribution, employees may add their own contributions to the YMCA Retirement Plan in the form of **tax-deferred** payments up to a limit set by the YMCA retirement fund and/or regulatory agencies. All employees can participate in a tax-deferred savings plan.

Paid Time Off – (PTO)

Exempt Staff Members -

During the first year of employment 36 days pro-rate based on % of calendar year.

After completing the YMCA of the USA Leadership Competency 41 days

Full-time Non-exempt Staff Members –

During the first year of employment 31 day pro-rate based on % of calendar year.

Completed 1 -3 calendar years 31 days

Completed 4 – 7 calendar years 36 days

Completed 8 calendar years 41 days

Part-time Employees other than seasonal staff earn paid time off. Part time personnel Accrue paid time off hourly at the rate of .075 hours for each hour worked.

Group Life, Accidental Death and Dismemberment Insurance

Full-time eligible employees may choose the following options and share the cost with the YMCA of Central Massachusetts.

1 time annualized salary employee cost:	\$1.00 per pay period
2 times annualized salary employee cost:	\$2.00 per pay period

Employee Membership and Program Opportunities

All full-time employees are granted a complimentary full privilege membership for themselves, their spouse and their dependant family members. In addition, if space is available, they may register themselves or dependant family members in programs including child care at a rate of 50% of the regular program rate.

Part-time employees are entitled to an individual membership. (see Employee Handbook.)

Staff and Career Development

The YMCA of Central Massachusetts recognizes that the quality of its work is directly related to career growth and development and training opportunities. Therefore, related expenses are paid in full by the YMCA. For year 2012, the YMCA has budgeted 2.5% of salaries for this expense.

Tuition Reimbursement

Full-time staff members who have been employed by the YMCA of Central Massachusetts for one year or more are encouraged and assisted to further their growth through job related or YMCA career-related educational programs leading to an academic degree. To this end, the YMCA reimburses an employee for 50% of the cost of tuition not to exceed \$ 350.00 per semester provided the request is pre-approved by the Human Resource Director and the employee receives a grade of "B" or better.

AYP (Association of Y Professionals) Membership

The YMCA encourages membership in the Association of Y Professionals organization (AYP). The YMCA pays 81% of the annual cost of membership and the employee pays 18.51% of the annual cost.

YMCA of Central Massachusetts and Springfield College Program

Full-time staff members who have been employed by the YMCA of Central Massachusetts for one year or longer, may apply for acceptance to the Springfield College School of Human Services weekend program for under-graduate and graduate students. Depending on the availability of funding, acceptance by the YMCA of Central Massachusetts and the employee's ability to meet Springfield College admissions criteria, the YMCA of Central Massachusetts will contribute 50% to the cost of the program. The employee must agree to stay employed by the YMCA of Central Massachusetts for two years after graduation or repay the tuition paid out by the YMCA.

Employee Recognition

The YMCA of Central Massachusetts Recognition program is intended to provide recognition for those staff members who, in the course of their daily duties, make the extra effort to take the time to care for each and every person who participates in YMCA activities. The Shining Star award is a spontaneous award given any time a staff member observes another staff member going above and beyond the call of duty. The recognition committee decides if the criteria have been met. In addition we award WOW and Hat's Off awards.

Employee Assistance Program (EAP)

To provide an effective, confidential, and supportive process to employees to identify and resolve personal problems that may adversely impact work performance, all employees and their eligible family members can voluntarily participate in the YMCA Employee Assistance Program through UMASS Medical. Employees can confidentially access the program by calling 1-800-322-5327.

Workplace Wellness

The YMCA of Central Massachusetts encourages all employees to develop healthier lifestyles and supports employees moving forward with their personal wellness goals. The workplace wellness program is designed to provide wellness support with a consultation with a wellness staff member. Staff members log their fitness activities monthly. Incentives such as reduced premiums for health benefits and gift certificates keep staff members on target to achieve their goals.

NOTE: The information presented in this document is in summary format and is for informational purposes only. The official benefit descriptions and guidelines are contained in the YMCA of Central Massachusetts Personnel Policy Handbook effective January 1, 2012. For additional information on employee benefits and application forms/procedures, contact the Human Resources Office @ 508-755-6101 ext. 245 or 269. All employee benefits are subject to change at the discretion of the YMCA of Central Massachusetts.