

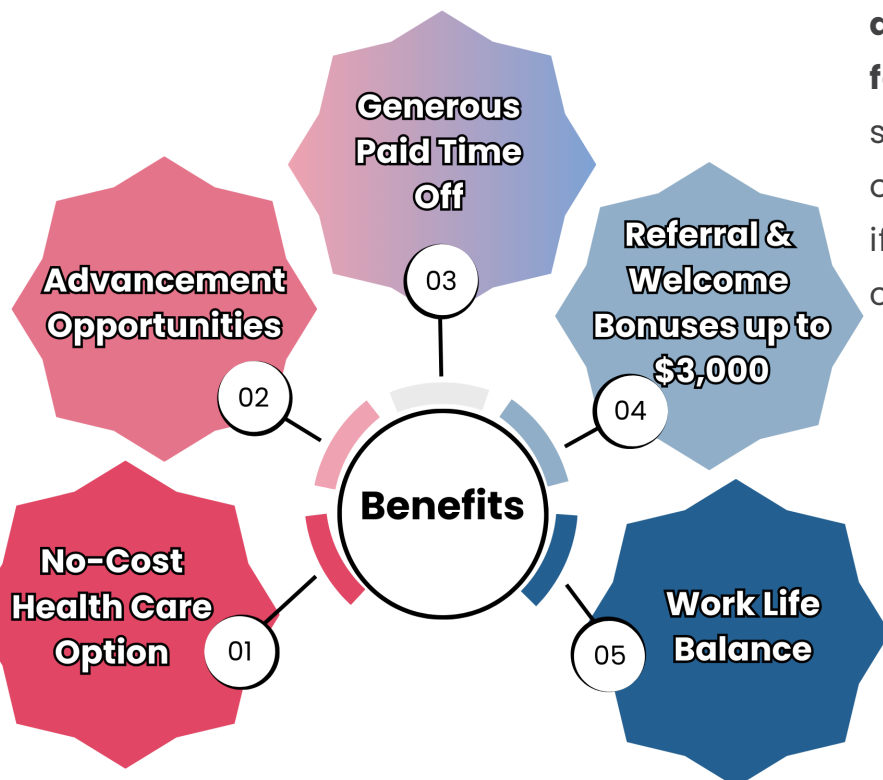
FOSTERING A WORKPLACE THAT CARES FOR ITS MOST IMPORTANT ASSET—OUR PEOPLE!



Lifetime Assistance offers a diverse array of benefits to all employees! **Our benefits are heavily focused on the health and wellness of not only our employees but their families too.** We believe that when our team members are well taken care of, they can give their best to the people that we help serve. **We are dedicated to providing the best benefits possible** so that you can focus on making a difference in the lives of those we support, while **making a remarkable impact in our Rochester community.**

OUR BENEFITS & PERKS

Below is an overview of the benefits available to employees and their families. Please note that these are just short descriptions of the benefits we offer. Please contact the Benefits Office if you have additional questions or concerns.



Lifetime Assistance
Independence Together

BENEFITS AND PERKS



Employer Contributions to Medical Insurances

- **Medical Insurance**
 - Provider: Excellus Blue Cross Blue Shield
 - Includes no cost option
 - Benefit begins first day of the month following hire date
- **Dental Insurance**
 - Provider: ComTon
 - Benefit begins first day of the month following hire date
- **Health Savings Account**
 - Up to \$1,400 employer contribution
 - Benefit begins first day of the month following hire date
 - Must be enrolled in Lifetime Assistance medical plans to qualify
- **Long Term Disability**
 - Employer paid 0.6 times Employees Pay Rate
 - Provider: Lincoln
- **Basic Life/AD&D**
 - Employer paid 2 times the Employees Annual Pay, to an elected Beneficiary
 - Provider: Lincoln
 - Benefit begins first day of the month following hire date
- **Accident Insurance**
 - Provides cash benefits if you or a covered family member is accidentally injured
 - Provider: Lincoln
 - Benefit begins first day of the month following hire date
- **Critical Illness Insurance**
 - Provides money directly to you when you are diagnosed with certain serious illnesses
 - Provider: Lincoln
 - Benefit begins first day of the month following hire date

Benefit Eligibility Requirements

Employee must be working a minimum of 30 hours a week.

BENEFITS AND PERKS



Employer Contributions to Health & Wellness

- **Hospital Indemnity**
 - Provides out-of-pocket healthcare costs or other household expenses
 - Provider: Lincoln
 - Benefit begins first day of the month following hire date

- **Employee Assistance Program**
 - Free and confidential service that provides employees and family members the opportunity to discuss personal or work related matters with a professional counselor.
 - Provider: Bree Health
 - Benefits begin immediately upon hire

Benefit Eligibility Requirements

Employee must be working a minimum of 30 hours a week.



BENEFITS AND PERKS



Employer Contributions to Health & Wellness



• Retirement

- **4% Employer Match:** Lifetime Assistance will match every dollar you contribute to your retirement plan, up to 4% of your total earnings.
- **Discretionary Year End Contribution:** This Agency funded contribution will be calculated at the end of the calendar year and will be funded to all eligible employees, regardless of their contribution amount.
- If an employee elects at least a 4% contribution, that contribution will generate at least a total contribution of 10% (the employee 4% contribution plus the Agency 4% match plus the Agency 2% year-end contribution).
- **Flexible Contributions:** You have the freedom to choose how much you want to contribute, with the option to increase or decrease your contributions at any time.

Benefit Eligibility Requirements

Effective January 1, 2025, the age requirement drops from 21 to 18 years of age to participate in the Lifetime Assistance Retirement Plan. Employee must be employed by Lifetime Assistance for one year to be eligible for the match.

BENEFITS AND PERKS

Benefit Eligibility Requirements

Employee must be working a minimum of 30 hours a week.



Employee Contributions to Medical Insurances

- **VSP Vision Insurance**
 - Provider: VSP Insurance
 - Benefit begins first day of the month following hire date
- **Flexible Spending Accounts**
 - Benefit begins first day of the month following hire date
 - **Medical FSA:** Provides access to up to \$3,200 pre tax dollars annually to use for medical expenses.
 - **Dependent Care FSA:** Provides access to up to \$5,000 pre tax dollars for Dependent Care (day care, nursery school, and elder care)
- **Voluntary Short Term Disability**
 - Employees may elect to purchase additional coverage through payroll deduction
 - Benefits begin immediately upon hire
- **Voluntary Life Insurance**
 - Employees may elect to purchase additional coverage through payroll deduction
 - Benefit begins first day of the month following hire date



BENEFITS AND PERKS



Advancement Opportunities

Benefit Eligibility Requirements

Employee must be working a minimum of 20 hours a week.

Eligible immediately upon hire.

- **Tuition Reimbursement**

- 50% off tuition for two standard credit courses per semester based on the state school rate

- **Scholarship Program**

- Earn \$3,000/semester that goes directly to your bank account to use toward any educational expense!

- **Career Pathways Program**

- Micro-credentialing, leadership development training, management support and development,

- **Earn as You Learn**

- Paid training immediately upon hire



Generous Paid Time Off

- Accrue hours for **paid time off** immediately upon hire
- Accrue hours for **paid sick leave** immediately upon hire
- **9 paid holidays**
 - New Years Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving, Thanksgiving Recess, Christmas, Christmas Recess

Benefit Eligibility Requirements

Employee must be working a minimum of 20 hours a week.

Eligible immediately upon hire.

BENEFITS AND PERKS



Employee Bonuses up to \$3,000

- DSPs will receive a **\$1500 Welcome Bonus**
- Nurses will receive a **\$3,000 Welcome Bonus**
- **All employees will receive a \$1500** when they refer a hired candidate



Work Life Balance

- **Confidential Coaching & Counseling Services**
- **Confidential Legal and Financial Consultations**
- **Health Advocacy**
- **Individualized Wellness Resources**
- Employee managed **Wellness Committee** and **Employee Engagement Committee**
- **My Better Benefits Membership**
 - Discounts on hotels, amusement parks, sporting events, Amazon and more!
- **Work Life Balance:** Hybrid options available depending on position; **per diem** positions available
- **Recognition and Rewards Programs**
 - Opportunities to be recognized by peers in our STAR program & Employee of the Month.



Medical – Excellus BCBS Insurance



Dependent Age Limit: 26

Plan Features	Signature Hybrid Plan	Signature \$2,000/\$4,000	Signature \$4,000/\$8,000	Signature \$6,500/\$13,000
Cost Sharing				
Deductible	\$1,000/\$3,000	\$2,000/\$4,000	\$4,000/\$8,000	\$6,500/\$13,000
Coinsurance	20%	20%	0%	0%
Out of Pocket Maximum	\$3,000/\$9,000	\$4,000/\$8,000	\$4,000/\$8,000	\$6,500/\$13,000
Office Visits				
PCP	\$30, \$0 copay for children under 19	Subject to deductible/coins.	Subject to deductible/coins.	Subject to deductible/coins.
Specialist	\$50	Subject to deductible/coins.	Subject to deductible/coins.	Subject to deductible/coins.
Preventative Services				
	Covered in Full	Covered in Full	Covered in Full	Covered in Full
Inpatient Services				
Inpatient Hospital	Subject to deductible/coins.	Subject to deductible/coins.	Subject to deductible/coins.	Subject to deductible/coins.
Emergency Care				
Emergency Care	\$200	Subject to deductible/coins.	0% Coins. Subject to deductible	0% Coins. Subject to deductible
Urgent Care	\$50	Subject to deductible/coins.	0% Coins. Subject to deductible	0% Coins. Subject to deductible
Cost Sharing				
Outpatient Surgery	Subject to deductible/coins.	Subject to deductible/coins.	0% Coins. Subject to deductible	0% Coins. Subject to deductible
Diagnostic Lab	Covered in full	Subject to deductible/coins.	0% Coins. Subject to deductible	0% Coins. Subject to deductible
Diagnostic X-Ray	\$50	Subject to deductible/coins.	0% Coins. Subject to deductible	0% Coins. Subject to deductible
Prescription Drug				
	\$5/\$35/\$70, \$0 generic to age 19	Subject to deductible/coins; Preventative Rx: Not subject to deductible	Subject to deductible/coins; Preventative Rx: Not subject to deductible	Subject to deductible/coins; Preventative Rx: Not subject to deductible

Dental – ComTon Insurance



Dependent Age Limit: 26

Plan Features	Low Plan In-Network Out of Network	High Plan In-Network Out of Network
Preventative Services		
Initial/Routine Oral Exams Bitewing X-Rays Cleaning Fluoride Treatment	100%	100%
Basic Services		
Fillings Oral Surgery Periodontics Endodontics	50% After Deductible	80% After Deductible
Major Services		
Implants Crowns Dentures Bridges	50% After Deductible	50% After Deductible
Orthodontia Services		
Children to age 19	50%	50%
Deductibles		
Single/Family	\$50/\$100	\$50/\$100
Maximums		
Calendar Year Per Individual	\$750	\$1,000
Lifetime (Orthodontia) for children up to age 19 only	\$750	\$1,500

Vision-VSP Insurance (In Network)

Plan Features	Standard Plan Member Cost	Premium Plan Member Cost
Preventative Services		
Vision Exam	\$10 Copay	\$10 Copay
Frequency	Exam: Once/12 Months Lenses/Contact: Once/12 Months Frames: Once/24 Months	Exam: Once/12 Months Lenses/Contact: Once/12 Months Frames: Once/12 Months
Frames	\$150 allowance, \$170 Featured Frame Brand	\$150 allowance, \$170 Featured Frame Brand
Standard Plastic Lenses	\$25 Copay	\$25 Copay
Additional Lens Add-Ons	Refer to plan summary	Refer to plan summary
Contact Lenses (in lieu of frame & lenses)	\$150 allowance	\$150 allowance
Easy Options	N/A	Choose An Option: <ul style="list-style-type: none"> • Additional \$120 towards frames • Additional \$70 towards Contacts • Progressive Lenses CIF • Anti-Glare Coating CIF • Light-Reactive Lens CIF

Health Savings Account (HSA) and Flexible Spending Account (FSA)

Provisions	HSA	FSA
Preventative Services		
Plan Requirements	HDHP	N/A
Other Requirements	Cannot be enrolled in any other health insurance including an FSA	N/A
Account Owner	You	Employer
Qualified Expenses	Unreimbursed medical, dental and vision expenses Some insurance premiums: Medicare, long term care and COBRA	Medical FSA: Unreimbursed medical, dental and vision expenses Limited Purpose FSA: Unreimbursed dental and vision expenses
2025 Annual Contribution Limits	\$4,300 individual \$8,550 family Plus \$1,000 catch-up at age 55	\$3,300
Ability to Use Funds for Non-Qualified Expenses	Yes, but taxable and subject to a 20% penalty (no penalty after age 65)	No
Ability to Change Contribution	Same as all direct deposit banking	Open Enrollment only unless qualified event
Rollover of Funds	Yes	Yes, \$660 can be rolled over into the 2026 plan year
Recordkeeping	Retain receipts in case of IRS audit	Submit receipts when requested by Plan Administrator
Eligible Dependents	Legal spouse and dependent children (IRC Section 152)	Legal spouse and dependent children (IRC Section 152)

Life and AD&D Insurance

Coverage Level	Benefit Amounts: Newly Eligible	Guarantee Issue
Employee	Increments of \$10,000 up to a maximum of \$500,000, not to exceed 5x annual earnings	\$140,000
Spouse	Increments of \$5,000 up to a maximum of \$500,000, not to exceed 100% of employee's benefit amount. Spouse coverage terminates at age 70.	\$25,000
Child	\$10,000, this benefit is not subject to evidence of insurability	\$10,000

Coverage Level	Benefit Amounts: Open Enrollment	Guarantee Issue
Employee	Up to 2 increments of \$10,000 regardless of the guarantee issue amount. Any elections above the 2 increments allowed will be subject to evidence of insurability.	\$140,000
Spouse	Up to 2 increments of \$5,000 regardless of the guarantee issue amount. Any elections above the 2 increments allowed will be subject to evidence of insurability. Spouse coverage terminates at age 70.	\$25,000
Child	\$10,000, this benefit is not subject to evidence of insurability	\$10,000

Voluntary Short Term Disability Insurance

Weekly Benefit	Elimination Period	Maximum Benefit Duration
60% of weekly salary up to \$750 per week	7 days for illness or accident	26 weeks

Group Long Term Disability Insurance

Weekly Benefit	Elimination Period	Maximum Benefit Duration
60% of weekly salary up to \$5,000 per month	180 days	Social Security Normal Retirement Age

NY State Statutory Disability Insurance

Weekly Benefit	Elimination Period	Maximum Benefit Duration
50% of weekly salary up to \$170 per week	Benefits begin on: Accident: 8th day Illness: 8th day	26 weeks

NYS Paid Family Leave

Weekly Benefit	Maximum Benefit Duration	Eligibility
67% of monthly salary up to average weekly range of \$1,757.19 not to exceed \$1,177.32	12 weeks	<p>Bond with newly born, adopted or fostered child</p> <p>Care for a family member with a series health condition</p> <p>Assist loved ones when a spouse, domestic partner, child, sibling or parent is deployed abroad on active military service</p>

Accident Insurance

Benefit	Coverage Details
Accident Coverage Type	On and Off Job
Payment Features	Based on a schedule (see the benefit summary)
Portability	Included
Dependent Age	To Age 26

Critical Illness Insurance

Details	Employee	Dependents
Benefit Amount	\$5,000 increments up to \$30,000	Spouse: \$5,000 increments up to \$30,000 Child: 50% of employee benefit
Conditions	Cancer, Heart Attack, Stroke, Heart Failure, Kidney Failure, Organ Failure	
Wellness Benefit	\$50 cash benefit for completing an exam or screening	
Portability	Included	

Hospital Indemnity Insurance

Core Hospital Benefits	Plan Benefit
Hospital admission- initial day of admission	\$1,000 per day for 2 days per calendar year
Hospital confinement- for each day of confinement in a hospital	\$100 per day for 30 days per calendar year
Hospital ICU admission- initial day of ICU admission	\$2,000 per day for 1 day per calendar year
Hospital ICU confinement- for each day of confinement in an ICU	\$165 per day for 30 days per calendar year
Portability	Included