



HUNTERDON COUNTY YMCA FULL-BENEFIT-ELIGIBLE and EXEMPT EMPLOYEES QUICK OVERVIEW

This summary provides a quick overview of Hunterdon County YMCA's benefits program for full-benefit-eligible employees. Applicable benefit(s) become effective on various dates, depending on employee's date of hire, length of service and Exempt or Non Exempt Status. For questions, please call the Y's Human Resources department at 908 236 7879.

Benefit	Eligibility	Employee Cost	Employer Cost
High Deductible Medical PPO.	First day of month following 30 days of full time employment.	47 % of premium	53 % of premium
Dental Insurance	First day of month following 30 days of full time employment.	47 % of premium	53 % of premium
Prescription and Vision Coverage	First day of month following 30 days of full time employment.	Included in the Health Plans	Included in the Health Plans
Basic Life and Accidental Death & Dismemberment benefit: 1X Salary	First day of month following 30 days of full time employment.	No cost	Employer Pays in Full
Supplemental Life and Accidental Death & Dismemberment for Employee and dependents 1.5 X annual salary	First day of month following 30 days of full time employment.	Rates based on salary, age & tobacco use.	N/A
Private Short Term Disability – State mandated Plan	Eligibility Guidelines set by state	Employee deduction as set by NJ-DOL	N/A
Private Long Term Disability 60 % of monthly salary; max benefit \$17,500/month after 90 days of disability wait.	First day of month following 30 days of full time employment.	No Cost	Employer pays premium in Full
Retirement Plan – HCYMCA contributes 8 % of employee's salary	Two Years of Service, age 21 or older, immediate vesting upon eligibility & enrollment	Participation required; contribution optional	Up to 8% of employee's gross paycheck
Tuition Assistance	After completion of one year of service	Maximum up to 9 credits @ \$ 75, if approved as job-related	
Paid Time off Benefits Exempt:		Rate of Accrual and maximum limits vary with length of service	
PTO Combines Vacation, 9 Holidays and Personal Days	Upon Hiring banked and prorated for the year		
Sick: 48 hours a year; to max 288 hours banked.	Upon Hiring banked and prorated for the year		



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Benefit	Eligibility	Employee Cost	Employer Cost
Paid Time off Benefits – NON Exempt FBE:		Rate of Accrual and maximum limits vary with length of service	
PTO Combines Vacation, 9 Holidays and Personal Days	Upon Hiring banked and prorated for the year		
Sick: 48 hours a year; to max 288 hours banked.	Upon Hiring banked and prorated for the year		
Automatic Bank Deposit of pay	First day of employment	None	
Free Uniforms - Restrictions apply	First day of employment	None	
Employee Assistance Program	First day of employment	None	
Free Facility Use – Family	First day of employment	None	
Child watch – 3 hr limit	First day of employment	None	
Discount of Class fees 25 % - Restrictions apply	First day of employment	Varies with program	
Program Discounts (Camp, Child Care etc.) - Restrictions Apply**	First day of employment	Varies with program	
CPR & First Aid Training	First day of employment	Free if required	

**This is a Summary of the benefits offered. It is a guide only. The statements contained herein do not constitute a contract and are not a guarantee of future benefits. The HCYMCA reserves the right to change their benefits policies at any time. Further explanation is provided in the Employee Handbook for a clarification of these benefits.*

***For some programs, per IRS regulations, certain benefit amounts may be included as income and shown on the employee's W-2 Statement of Earnings.*

For detailed information please refer to the Summary Plan Descriptions posted on www.hcymca.org Intranet