

## 2025 Staff Benefits Overview

**Medical Insurance:** Employees who work a minimum, of 30 hours per week are eligible to enroll in a health insurance plan. Coverage is effective on the date of hire. LDF offers two plan options through Anthem Blue Cross Blue Shield: EPO Low plan and PPO High plan. Employees may elect coverage for a spouse, child/ren or a domestic partner. Premium costs are determined by employee compensation and vary by plan choice and level of coverage.

**Dental Insurance:** Employees who work a minimum of 30 hours per week are eligible to enroll in the dental insurance plan. Coverage is effective on the date of hire. Individual and family coverage is offered through Anthem Blue Cross Blue Shield: DPPO Plan.

**Vision Insurance:** Employees who work a minimum of 30 hours per week are eligible to enroll in the vision insurance plan offered through Anthem Blue Cross Blue Shield. Coverage is effective on the date of hire. Individual and family coverage is available.

**Flexible Spending Accounts:** All eligible employees enrolled in one of the health plans offered by LDF are eligible to contribute to a pre-tax savings account to pay for out-of-pocket health and dependent care expenses that are not covered by the health, dental or vision plans. New enrollees to the medical FSA will receive a new debit card from Flex Facts; if already enrolled you may continue to use your existing card. Employees determine the amount of their annual deduction up to the IRS limit for healthcare and dependent care, to be deducted from their paychecks in equal installments throughout the year. There is an annual enrollment period for those who want to establish a flexible spending account or continue coverage for the next calendar year.

\*Contribution limits are subject to IRS regulations.

**Basic Life and Accidental Death and Dismemberment Insurance:** Basic life and AD&D coverage is provided at LDF's expense for eligible employees upon hire. There are two (2) benefit amount options 5x your base salary up to \$600,000 or a flat amount of \$50,000. In addition, employees have the option to purchase supplemental life insurance and dependent life insurance at their own expense. These rates are based on elected coverage amounts and age.

**Voluntary Benefits:** All eligible employees have the option to purchase additional voluntary benefits. The benefits are 100% employee paid via payroll deductions. The benefits are offered through AFLAC, and would cover the following: cancer, hospital indemnity, accidents, and lump sum critical illness.

**Vacation Days:** All regular, full-time non-exempt employees accrue 15 vacation leave days per anniversary year (4.04/hours per pay period) during their first 10 years of employment and 20 vacation leave days per anniversary year (5.38/hours per pay period) thereafter. Regular full-time exempt employees accrue 20 vacation leave days per year (6.15/hours per pay period). Vacation days rollover from year to year. The accumulated maximum is 40 vacation days. Regular non-exempt employees may begin to take vacation after completing 90 days of employment.

**Personal Days:** All regular, full-time employees are eligible for four (4) paid personal days each year as of January 1 of each calendar year and the days do not rollover. Exempt employees may only take personal days in full day increments. New employees will receive pro-rated leave on their first day of employment.

**Sick Days:** All regular, full-time employees are eligible for twelve (12) paid sick days as of January 1 of each calendar year and the days do rollover. The accumulated maximum is 20 sick leave days. Regular part-time employees are eligible for five (5) paid sick days as of January 1 each calendar year under the terms and conditions specified by law. New employees receive pro-rated sick leave on their first day of employment.

**Floating Holidays & Holidays:** All regular, full-time employees receive one floating holiday on January 1 each calendar year. Floating holidays do not carry over to the next calendar year. LDF offers approximately 13 paid holidays throughout the calendar year.

**LDF Flex:** LDF Flex is a program that aims to offer additional opportunities for LDF staff to recharge and renew by instituting full office closures. 2025 closure dates to be determined.

**403(b):** All regular, full-time employees are eligible to participate in LDF's 403(b) plan. Employees may defer up to 75% of their pre-tax compensation through payroll deduction not to exceed the maximum deferral set by the IRS. LDF will match employee contributions by 100% up to a maximum of 6%. Participants are fully vested upon joining the plan.

**Short-Term Disability (STD):** All employees are eligible for Short-Term Disability after meeting the eligibility period. Short-Term Disability benefits are payable for any non-work-related injury or illness diagnosed by a medical professional beginning with the 8<sup>th</sup> consecutive day of disability and continuing for up to 26 weeks. Once that time is exhausted employees can file for long-term disability (see below). STD benefits are paid at 50% of your weekly salary not to exceed \$170 per week.

**Long-Term Disability (LTD):** This coverage is provided at LDF's expense for all eligible employees. LTD coverage begins after an employee has been disabled for six consecutive months. LTD benefits are paid at 60% of your monthly salary not to exceed \$9,500 per month.

**LDF Paid Parental Leave Policy:** The Paid Parental Leave Policy provides qualified employees with up to 12 weeks of paid time away from work to assist birth parents, adoptive parents or foster care parents to care for and bond with their child. All employees who have been employed at SVA for a minimum of twelve consecutive months are eligible for Paid Parental Leave.

**TransitChek:** Premium TransitChek offers pre- and post-tax payroll deductions to offset mass transit commuting and parking expenses up to the allowable maximum.

**Employee Assistance Program (EAP):**

Employees and their dependents receive access to confidential personal support through Guardian's EAP in the areas of stress management, nutrition, as well as legal and financial issues.

**Headspace (EAP):**

A meditation resource made simple with hundreds of exercises for meditation, sleep, focus, and movement. It is your personal guide to mindfulness and a restful night's sleep — at no cost.

Should you have any questions regarding LDF time off policy, please send an e-mail to @Human Resources. Please note that all benefits offered by the organization are subject to change at any time.