

EMPLOYEE BENEFITS SUMMARY

FOR FULL-TIME EMPLOYEES



United Way of the Plains

The employees of United Way of the Plains are considered a valuable asset to the organization and, as such, are offered a very competitive benefit package.

Cafeteria Plan

United Way of the Plains offers a cafeteria plan in which contributions by the employee for medical, dental, and vision insurance; along with elections to a flexible spending account are made “pre-tax” from income, and social security/Medicare payroll taxes. The cafeteria plan includes the following items:

1. **Insurance** – Medical, dental, and vision insurance is available, with the employee’s portion of premiums to be deducted on a “pre-tax” basis under our group plans. Coverage begins the month following the first full month of employment. Coverage options include: (1) employee only, (2) employee & spouse, (3) employee & children, or (4) family coverage. United Way contributes 70% of the group’s premiums for health and dental insurance.

2. **Flexible Spending Account**

Health Care Reimbursement: Employee may elect to deduct pre-tax dollars at an amount established by the employee to be placed in a reserve pool available for reimbursement to the employee for qualifying out-of-pocket healthcare expenses.

Dependent Care Reimbursement: Employee may elect to deduct pre-tax dollars at an amount established by the employee to be placed in a reserve pool available for reimbursement to the employee for qualified dependent care expenses.

Vacation

Vacation is accrued at the rate of four (4) hours per pay-period, commencing with the first full pay-period of employment. After five years, the accrual rate increases to five (5) hours; after ten years, the accrual rate increases to six (6) hours; and after 20 years, it increases to seven (7) hours. At the end of each calendar year, employees may carry-forward up to a maximum of one year’s accrual of unused vacation hours.

Holidays

United Way observes the following holidays with pay: New Year’s Day, Martin Luther King Day, President’s Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving, the day after Thanksgiving, and Christmas. Additionally, employees are granted one personal discretionary day (“floating holiday”).

Sick Leave

Sick leave is accrued at the rate of four (4) hours per pay-period, commencing with the first full pay period of employment. Unused sick leave may be accumulated and employees may carry-forward up to a maximum of 520 hours (13 weeks) at the end of the calendar year.

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Volunteerism Leave

United Way of the Plains supports and encourages all employees to become involved in our community by lending voluntary support to programs to positively impact the quality of life in our community. Employees are permitted to take up to three days with full pay of their normal work schedule per calendar year to volunteer for the organization(s) of their choice.

Retirement Plan: Matching Thrift Plan (403B)

Employees may elect to save additional funds for their retirement through a United Way retirement plan administered by Mutual of America. Through a salary reduction agreement, an amount established by the employee is withheld on a pre-tax basis (traditional), or post-tax basis (Roth). United Way will match the employee's contribution dollar-for-dollar, up to 6% of the employee's wages.

In addition to matching the employee's contribution, United Way may also make a separate discretionary contribution to the employee's account.

Employees are eligible to participate in the plan immediately, along with receiving company match and any employer discretionary contributions starting the month following your first month of employment.

Employees are fully vested in their account balance – no waiting period to become fully vested in employer contributions.

Group Term Life Insurance

Group term life insurance policy is provided to all regular full-time employees, effective the first of the month following your start date. Following one year of employment, employees qualify for additional life insurance coverage in the amount of two times the employee's annual salary. Under both plans, the employee determines the beneficiaries and 100% of the premiums are paid by United Way of the Plains.

Long Term Disability Insurance

Long term disability insurance is provided by United Way of the Plains at no cost to the employee, after completing one full year of employment. Coverage is designed to replace two-thirds of salary if injury or illness prevents continued employment.

Cell Phone Allowance

In recognition that cell phones are an everyday part of life, including work – United Way of the Plains will pay a monthly stipend to each employee as an allowance for cell phone costs.

This Benefits Summary is designed to highlight key benefits available to full-time employees of United Way of the Plains for the PLAN YEAR 2025. Please see employee handbook for further details and additional information.