



Employee Benefit Highlights

The information provided below is intended to briefly highlight available benefits. This is not intended to replace any benefit summaries or certificates of coverage. Benefits listed below and their carriers are subject to change or termination at any time.

All Employees

Benefit	When Eligible	Who Pays
403(b) – Employer Contribution: MetLife Eligible employees receive tax sheltered money contributed to a retirement account based on years of service.	Beginning the 24th month of employment with qualifying hours worked [reviewed annually]	St. Louis Arc
403(b) – Employee Contribution: MetLife Similar to a traditional 401k, employees have a 403(b) plan available to save for their retirement with pre-tax dollars.	Immediately	Employee
Employee Assistance Program: H&H Health Assoc. Employees and their families have access to confidential services designed to assist with personal, health and work/life balance issues. Professionals are available 24 hours a day.	Immediately	St. Louis Arc
Direct Deposit Payroll is direct deposited for all employees.	Immediately	N/A

Full-Time Employees

(Working 30+ hours per week)

Health Insurance: Cigna This plan provides a broad network of providers throughout the metro area.	First of the Month After 60 Days of Employment	St. Louis Arc & Employee
Life Insurance and AD&D: Unum Coverage is equal to two times annual salary subject to certain limitations.	First of the Month After 30 Days of Employment	St. Louis Arc
Long Term Disability Insurance: Unum Covers a percentage of monthly earnings after becoming disabled or unable to perform work for a minimum of 180 days.	After 6 Months of Employment	St. Louis Arc
Paid Time Off (PTO) Accrued based on employment type and seniority.	Accrues immediately (Supervisor must approve time off)	St. Louis Arc
Long Term Sick Leave Used for extended absences of 4 or more consecutive shifts as outlined in the Long Term Sick Leave Policy.	10 days added to bank each January 1 st . In year of hire, 5 days if hired Jan 1 st – Jun 30; 0 in year of hire if hired after Jun 30	St. Louis Arc
Flexible Spending Accounts: Beneflex Set aside pre-tax payroll deductions in a health care or dependent care FSA to pay for eligible expenses.	During Annual Open Enrollment	Employee

The mission of the St. Louis Arc is to help people with developmental disabilities and their families by providing a lifetime of high-quality services, family support and advocacy.

Part-Time/Full-Time Employees

(Working 25+ hours per week)

<u>Benefit</u>	<u>When Eligible</u>	<u>Who Pays</u>
Telehealth Package Access to doctors via phone 24/7. Diabetic, hearing aid and prescription discounts.	First of the Month After 60 Days of Employment	Employee
Dental Insurance: Aetna Preventive care is fully covered under both dental plans.	First of the Month After 60 Days of Employment	Employee
Vision Insurance: Vision Benefits of America This plan covers eye exams and glasses or contacts.	First of the Month After 60 Days of employment	Employee
Voluntary Benefits: Unum Plans available include: Short Term Disability, Accident, and Critical Illness.	During Annual Open Enrollment	Employee
Supplemental Life: Unum Options for employee, spouse, and child life coverage.	During Annual Open Enrollment	Employee

Other Employee Discounts/Services

(available to all employees)

25% discount at Childgarden Early Childhood Center
(owned and operated by the St. Louis Arc)

Six Flags Ticket Discount

Free Personal Tax Preparation

Jos. A Banks Discount

SAMS Club

AT & T Wireless Discount

YMCA