



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

<u>Benefit</u>	<u>When Eligible</u>	<u>Who Pays</u>
403(b) – Employer Contribution: Empower Retirement Eligible employees receive tax sheltered money contributed to a retirement account based on years of service.	Following 2 years of qualifying hours [reviewed annually]	St. Louis Arc
403(b) – Employee Contribution: Empower Retirement 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.	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: United Health Care Choice Plus 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
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: Delta Dental 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
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 1st. In year of hire, 5 days if hired Jan 1st – Jun 30; 0 in year of hire if hired after Jun 30	St. Louis Arc

<u>Benefit</u>	<u>When Eligible</u>	<u>Who Pays</u>
Flexible Spending Accounts: Beneflex/Paylocity Set aside pre-tax payroll deductions in a health care or dependent care FSA to pay for eligible expenses.	During Annual Open Enrollment	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/unable to perform work for a minimum of 180 days.	After 6 Months of Employment	St. Louis Arc
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)

Six Flags Ticket Discount

Free Personal Tax Preparation

Jos. A Banks Discount

YMCA

Cell phone stipend

A stipend of \$25 or \$50/month (based on job requirements) is available to reimburse employees in qualifying positions for the business use of their device.

Student Loan Forgiveness

The St. Louis Arc is a qualifying employer under the Federal Public Service Loan Forgiveness program which provides loan forgiveness for qualifying loans after 10 years of full-time service with qualifying employers.

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

The core values of the St. Louis Arc are empowerment, respect and collaboration.