

GREAT FUTURES START **HERE.** **Make Yours Matter.**

Career Opportunities • Professional Development • Competitive Benefits

2020 SUMMARY OF BENEFITS

BGCA is committed to offering a generous benefits package to help employees and their families meet today's needs and tomorrow's goals.

Eligibility

All regular, full-time and part-time employees who work a minimum of thirty (30) hours per week are eligible to participate in BGCA's insurance benefits, including medical, dental, vision, group/supplemental term life issuance, and short/long term disability.

All regular, full-time and eligible part-time employees will be eligible on the first day of the month following **sixty (60) days** of employment, unless otherwise noted below. (*Exceptions: (1) California employees will be eligible on the first of the month following **thirty (30) days** of employment; (2) Eligible employees transferring from a Boys and Girls Club with previous coverage may enroll on the **first of the month following the date of transfer.***)

Family members, as defined below, may also be eligible to participate in BGCA's insurance benefits.

Legal Spouse – A lawful spouse as defined by Federal and applicable laws in state of residence.

Domestic Partner – An individual, between the age of 18 and 64, who has lived in the same household in a committed, monogamous relationship with the employee for at least six (6) months; is of no family relation, is not eligible for Medicare, and whose relationship does not violate state or local law.

Child(ren) – A dependent child(ren), from birth, adoption, or step relation by the employee, up to age 26. A handicapped/disabled, dependent child(ren), age 26 or above, as defined by Social Security Administration.

If your legal spouse or domestic partner is eligible for benefit coverage through his/her employer (regardless of participation/enrollment), he/she will not be eligible to participate in the BGCA plans.

If you elect to cover a dependent, you may be asked to complete an affidavit(s) and provide documentation confirming dependent status and eligibility.

Enrollment

All eligible employees must successfully complete the online enrollment process and provide all required documentation within 31 days from your date of eligibility in order to have coverage. According to Federal law, if you do not complete the enrollment requirements within the 31 day period, you will not be allowed to enroll in the benefit programs until the next annual enrollment period unless you have a Qualified Status Change or Life Event.

Some benefit plans require approval by the insurance carrier and may have a delayed effective date of coverage.



Medical

BGCA offers a selection of medical plan options. Availability is based on the employee's location of residency.

All eligible US Employees may participate in the BGCWA United Healthcare Choice Plus PPO Plan.

All eligible Georgia residents may select from three (3) plans: Kaiser Permanente HMO or PPO Plan and the BGCWA United Healthcare Choice Plus PPO Plan.

All eligible California residents may select from two (2) plans: Kaiser Permanente HMO Plan and BGCWA United Healthcare Choice Plus PPO Plan.

Employee Only coverage is provided and BGCA pays 100% of the premium cost.

Dependent (i.e. Spouse, Child) coverage is optional and the employee pays 15% of the premium cost.

MEDICAL MONTHLY EMPLOYEE COST				
	UNITED PPO	KAISER GA HMO	KAISER GA PPO	KAISER CA HMO
Employee + Spouse	\$ 102.97	\$ 84.81	\$ 90.80	\$ 119.73
Employee + Child(ren)	\$ 88.26	\$ 67.85	\$ 72.64	\$ 99.77
Employee + Family	\$ 196.13	\$ 169.62	\$ 181.59	\$ 199.55

Dental

BGCA offers a Dental plan through Guardian.

www.GuardianAnytime.com

Orthodontia for adults and child(ren) included

Based on eligibility, all US Employees may participate in the BGCWA Dental Plan.

Employee Only coverage is provided and BGCA pays 100% of the premium cost.

Dependent (i.e. Spouse, Child) coverage is optional and the employee pays 15% of the premium cost.

DENTAL MONTHLY EMPLOYEE COST	
Employee + Spouse	\$ 4.73
Employee + Child(ren)	\$ 5.96
Employee + Family	\$ 8.71



Vision

BGCA offers a Vision plan through Guardian.

www.GuardianAnytime.com

Guardian Vision Provider Network

Includes annual exam and materials (i.e. eyeglasses, contacts)

Based on eligibility, all US Employees may participate in the BGCWA Vision Plan.

Employee Only coverage is provided and BGCA pays 100% of the premium cost. Dependent (i.e. Spouse, Child) coverage is optional and the employee pays 15% of the premium cost.

VISION MONTHLY EMPLOYEE COST	
Employee + Spouse	\$ 0.64
Employee + Child(ren)	\$ 0.87
Employee + Family	\$ 1.52

Flexible Spending Account (FSA) for Healthcare and/or Dependent Care

A FSA allows participants to deduct pre-tax dollars each pay period to pay for eligible out-of-pocket health and/or dependent care expenses for yourself or any of the eligible dependents claimed on your federal income tax return.

Eligibility is immediate and voluntary enrollment must be completed within 30 days of hire date. Thereafter, enrollment must be completed on an annual, calendar year basis.

The Healthcare FSA employee pre-tax contribution maximum for 2020 is \$2,750.

The Dependent Care FSA employee pre-tax contribution maximum for 2020 is \$5,000 per family.

BGCA pays 100% of the administrative expenses.

Critical Illness Supplemental Insurance

BGCA offers Critical Illness Supplemental Insurance to help complement medical and disability income coverage when a participating employee and/or covered family member suffers a serious illness.

This benefit may help ease the financial impact of illnesses by providing a lump-sum benefit to help pay for expenses that other insurance may not cover.

Covered benefits are paid directly to the employee in the form of a lump sum payment based upon diagnosis.

Coverage is available for you and your family members.

Three coverage level options:

For an employee, choose from \$5,000, \$10,000 or \$15,000

For a Legal Spouse/Domestic Partner, the coverage level equals 50% of the Employee coverage level

For a Child(ren), the coverage level equals 25% of Employee coverage level

Employee pays 100% of premium cost.

COVERAGE LEVEL	EMPLOYEE AGE UPON DATE OF ISSUE					
	Under 30	30 - 39	40 - 49	50 - 59	60 - 69	Over 70
EMPLOYEE						
\$5,000	\$1.93	\$2.47	\$4.10	\$6.91	\$10.27	\$19.09
\$10,000	\$3.01	\$4.04	\$7.13	\$12.41	\$18.71	\$35.73
\$15,000	\$4.09	\$5.61	\$10.15	\$17.90	\$27.16	\$52.37
SPOUSE						
\$2,500	\$1.05	\$1.35	\$2.25	\$3.83	\$5.70	\$10.42
\$5,000	\$1.59	\$2.13	\$3.76	\$6.58	\$9.92	\$18.74
\$7,500	\$2.13	\$2.93	\$5.27	\$9.32	\$14.15	\$27.07



Accident Supplemental Insurance

BGCA offers Accident Supplemental Insurance to help a participating employee pay for expenses that are not fully covered by major medical insurance due to an off the job-related accident. Covered benefits are paid directly to the employee in the form of a lump sum payment.

The coverage levels are:

Employee	\$25,000
Legal Spouse/Domestic Partner	\$12,500
Child(ren)	\$5,000

Employee pays 100% of premium cost.

COVERAGE LEVEL	BI-WEEKLY PREMIUM
Employee	\$ 5.73
Employee + Spouse/Domestic Partner	\$ 9.37
Employee + Child(ren)	\$ 9.44
Employee + Family	\$ 13.08

Group Term Life Insurance

BGCA provides Employee Basic Term Life Insurance with an added Accidental Death and Dismemberment (AD&D) benefit for eligible employees.

Coverage equals two times (2x) annual base salary, up to \$400,000

BGCA pays 100% of premium cost

Eligible employees may purchase additional Employee Supplemental Term Life Insurance for self, spouse, and/or child(ren). Employee pays 100% of premium cost.

Travel Accident Insurance

BGCA provides Travel Accident Insurance benefit for eligible employees.

Exempt employee coverage equals three times (3x) annual base salary, up to \$500,000.

Non-Exempt employee coverage equals 3x annual base salary, up to \$100,000.

BGCA pays 100% of premium cost.



Short and Long Term Disability

BGCA provides both a Short- and Long-Term Disability (STD/LTD) insurance coverage for eligible employees.

Provides 66 2/3% salary continuation when absent from work due to a non-occupational illness, injury, pregnancy-or other disability as determined by insurance carrier.

STD maximum benefit of \$2,000 per week, for up to twenty-six (26) weeks

Begins after seven (7) calendar days of disability

LTD maximum benefit of \$15,000 per month, up to Social Security Normal Retirement Age

Begins after twenty-six (26) weeks of total disability

Pre-existing conditions may apply

BGCA pays 100% of premium cost

Retirement

BGCA provides a 401(k) defined contribution retirement plan for eligible employees to prepare for their future.

Employee Deferrals:

All eligible employees hired on/after January 1, 2019 will be automatically enrolled with a 1% pre-tax salary deferral.

Each year thereafter, the pre-tax salary deferral will increase by 1%, up to 4%.

At any time during the calendar year, an employee may change their pre-tax salary deferral (0% - 100%) each pay period, contributing up to the annual IRS limits.

Employee contributions are always 100% vested (i.e. participant ownership).

Employer Contributions:

Eligibility is automatic and begins after completion of one full year of employment, with minimum 1,000 hours worked.

BGCA provides a generous employer contribution based on eligible participant wages.

Employer Contributions include a 3% Safe Harbor, Matching up to 4% of pay, and may include an annual Discretionary.

The vesting schedule (i.e. participant ownership) may vary between immediate and a three-year cliff based on type of employer contribution.



Employee Assistance and Work-Life Services

BGCA provides access to a personal guide focused on achieving a greater work-life balance and overall health and well-being. Provides resources to help resolve personal problems that may be affecting your health, well-being, family life or job performance.

Available to employees and family members for a wide range of concerns.

Offers confidential assistance by a third party provider via telephone, and in-person assessment and consultation with an EAP Counselor in your area.

Holidays

BGCA observes ten (10) paid holidays each year:

New Year's Day, Martin Luther King Day, President's Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving and the day after, Christmas Eve and Christmas Day

Eligibility is immediate upon hire.

Regular, part-time employee eligibility is dependent on normal hours worked.

Paid Time Off (PTO)

BGCA believes a healthy lifestyle includes a good work-life balance. A flexible PTO program is provided to help manage your time away from work. Regular full-time and part-time employees consistently working a minimum of 20 hours per week are eligible.

Full-time employees hired on/after January 1, 2019 will accrue up to twenty (20) days per year.

Part-time employees are eligible for a pro-rated PTO accrual.

Hours are accrued each pay period and amounts are based on length of service.

At the end of each calendar year, you may carry over up to 40 hours or 5 days to the next year.

Other

BGCA also recognizes the need to take time away from work to serve in the military, perform jury duty, attend to funeral arrangements for an immediate family member, exercise your right to vote, or volunteer for a civic engagement.



Paid Family Care Leave

BGCA believes what matters most should be the health of you and your family. Paid Family Care Leave (PFCL) provides eligible employees with up to four (4) weeks of 100% paid leave during any 12-month period for certain family and medical reasons, such as: caring for family members (a spouse, a child, or parents) with a serious health condition; adjusting to a military service member's deployment; or caring for a covered service member or for a child (due to birth, adoption or fostering).

All regular, full-time and part-time employees consistently working a minimum of 30 hours per week are eligible. Must be employed with BGCA for at least 12 months and worked 1,500 hours during the 12-month period immediately preceding the start of the leave.

Temporary employees are not eligible.

Must be taken in whole, work week increments.

Intermittent leave is not covered.

Educational Reimbursement Program

BGCA provides reimbursement for eligible expenses related to undergraduate and graduate degree programs and professional certifications.

Eligibility requirements include completion of ninety (90) days of employment and management approval.

Graduate and Undergraduate degree program and Professional Certification maximum reimbursement may be up to \$5,250 per calendar year.

Parking Benefit

BGCA provides free parking for all employees at the Southwest and Midwest Service Centers and the Atlanta National Office locations.

For the *Atlanta National Office*, parking will be reimbursed up to \$95.00 per month for parking in Midtown or alternative transportation options including MARTA, GRTA, Xpress, and CCT in the Metro-Atlanta area. Please also see the Public Transportation Reimbursement option.

Public Transportation Reimbursement

BGCA provides up to \$95.00 per calendar month reimbursement to employees in the greater Atlanta area who utilize MARTA or bus options (i.e. GRTA, CCT, GWCT).



Credit Union

BGCA employees are eligible to join Georgia's Own Credit Union. Membership privileges include many services and benefits, such as lower interest rates.

Flextime Schedules

BGCA provides opportunities for employees to improve their effectiveness at work and at home by allowing flexible work schedules. Allows greater capacity to balance work and personal/family obligations while continuing to maintain quality customer support and productivity.

Establishes alternative arrival and departure times around core business hours.

Requested by the employee and approved by management.



This benefit summary contains a basic overview of the BGCA benefit plan offerings. It does not cover every detail, but it does provide a general description/list of each benefit plan. Every effort has been made to ensure the information provided is accurate. However, this summary is not an insurance policy. If there is any question to eligibility, coverage, or interpretation, the insurance contract, plan documents, and certificate of coverage from the insurance carriers will govern the administration of the benefits. The Boys and Girls Clubs of America Employee Handbook and other source documents may also overrule in the event of a discrepancy.

All benefits are subject to change from time to time and BGCA reserves the right to amend or cancel any benefits described in this summary, with or without notice. This summary does not guarantee any benefits.

If you would like additional information or specific information, please contact Human Resources.

