

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

Career Opportunities • Professional Development • Competitive Benefits

2023 **SUMMARY OF BENEFITS**

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

Eligibility

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

All regular, full-time and applicable part-time employees will be eligible on the first of the month following **thirty (30) days** of employment, unless otherwise noted below. (*Exceptions: Employees "transferring" from a member Boys and Girls Club with previous group benefit coverage may be eligible to enroll on the first of the month following the date of hire.*)

Family members, as defined below, may also be eligible to participate as dependents 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, from the age of 18 to 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.

Son or Daughter – 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 (medical, dental and/or vision) 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 will be required 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. For additional information, visit www.umar.com

All eligible Georgia residents have a second option: Kaiser Permanente GA HMO.

For additional information, visit www.georgia.kaiserpermanente.org

All eligible California residents have a second option: Kaiser Permanente CA HMO.

BGCA pays 100% of the premium cost for Employee Only level of coverage.

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 CA HMO
Employee + Spouse	\$ 119.10	\$ 100.77	\$ 139.85
Employee + Child(ren)	\$ 102.08	\$ 80.62	\$ 116.55
Employee + Family	\$ 226.86	\$ 201.54	\$ 233.09

Dental

All eligible US Employees may participate in the BGCWA Dental Plan offered through Guardian.

Orthodontia for adults and child(ren) is included.

For additional information, visit www.GuardianAnytime.com

BGCA pays 100% of the premium cost for Employee Only level of coverage.

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

DENTAL MONTHLY EMPLOYEE COST	
Employee + Spouse	\$ 5.73
Employee + Child(ren)	\$ 7.23
Employee + Family	\$ 10.56



Vision

All eligible US Employees may participate in the BGCWA Vision Plan offered through Guardian.

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

For additional information, visit www.GuardianAnytime.com

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

VISION MONTHLY EMPLOYEE COST	
Employee + Spouse	\$ 0.61
Employee + Child(ren)	\$ 0.83
Employee + Family	\$ 1.44

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. When you incur IRS eligible expenses during the year, you can request reimbursement with your untaxed money from the appropriate account.

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 2023 is \$3,050. You may rollover a maximum of \$570 to the following plan year.

The Dependent Care FSA employee pre-tax contribution maximum for 2023 is \$5,000 per family. There is no rollover option.

BGCA pays 100% of the administrative expenses for you to participate.

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 a non-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, legal spouse/domestic partner, 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 financial 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 on the pay period beginning date following completion of one full year of employment, with a minimum 1,000 hours worked.

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

Employer Contributions include: a 3% Safe Harbor; Match 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 eleven (11) paid holidays each year:

New Year's Day, Martin Luther King Day, President's Day, Memorial Day, Juneteenth, 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; caring for a covered service member; or for a child (due to birth, upon foster/adoption).

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.

Reimbursement will not be granted for programs started prior to the completion of ninety (90) days.

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

Parking Benefit

BGCA provides parking or reimbursement for a portion of the cost of parking for all office-based regular employees.

BGCA also offers a public transportation benefit for office-based employees who wish to utilize public transportation to commute to work. Participation in this program requires a one-year commitment and forfeiture of assigned parking space.

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.



Alternative Work Arrangements

Alternative work arrangements provide employees the flexibility to maintain an appropriate balance between Organizational demands and personal needs. Alternative work arrangements are not to be used to accommodate outside employment activities and are not viewed as a substitute for dependent care.

Establishes alternative arrival and departure times around core business hours (10am-3pm). Requested by the employee and approved by management.

Tele-Work/Hybrid: Provided to regular, full-time or part-time employees who are assigned to a BGCA office. Employees are required to work from their assigned office on Tuesday and Wednesday. An employee may work from home on Monday, Thursday, and Friday.

Full-time Work from Home: Provided to regular, full-time or part-time employees who are not assigned to a BGCA office. This arrangement does not provide a dedicated workspace in the Atlanta or other BGCA office.



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.

