

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

**Career Opportunities • Professional Development • Competitive Benefits**

## **2026** **SUMMARY OF BENEFITS**

## Eligibility

All regular, full-time, and part-time employees who work 30 hours or more per week are eligible to participate in BGCA's benefits including medical, dental, vision, group term life, travel insurance, and disability. Employees are also eligible for voluntary benefits: supplemental term life, flexible spending account(s), critical illness insurance, and accidental insurance.

For eligible employees, coverage begins on the **first day of the month following 30 days of employment**, unless otherwise noted. Exceptions: (1) eligible employees transferring from a Boys & Girls Club who participated in medical, dental and vision coverage for a minimum of twelve months, without a break in coverage of more than sixty-one days, may be eligible to enroll on the first of the month following the date of employment; (2) BGCA temporary employees with at least six months of employment who transfer to regular full or part-time of 30 hours or more per week may be eligible to enroll on the first of the month following the date of regular employment BGCA.

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 who has lived in the same household in a 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 of the employee, up to age 26; handicapped/disabled, dependent child(ren), age 26 or above, as defined by Social Security Administration.

**IMPORTANT:** If your legal spouse or domestic partner is eligible for benefits (medical, dental and/or vision) through their employer (regardless of participation/enrollment), they will not be eligible to participate in BGCA plans.

## Enrollment

All eligible employees must complete online enrollment via UKG. If employees do not complete the enrollment within the 31-day period, they will not be allowed to enroll in the benefits until the next annual open enrollment period, unless they have a Qualified Life Event.



## Medical

**All eligible Employees** may participate in the United Healthcare Choice Plus PPO Plan. For additional information, visit [www.umar.com](http://www.umar.com)

**Eligible Employees who reside in the state of Georgia, California, Colorado, Virginia, Washington D.C., Maryland, Oregon or Washington** have an alternative option and may participate in the Kaiser Permanente Multistate HMO. For additional information, visit [www.kp.org](http://www.kp.org)

BGCA pays 100% of the administrative costs for this plan and 100% of employee only premium. Employees pay 15% towards the premium of dependents and BGCA pays the remaining 85%.

## Dental

**All eligible Employees** may participate in the dental plan offered through Guardian. Orthodontia for adults and child(ren) is included. For additional information, visit [www.GuardianAnytime.com](http://www.GuardianAnytime.com)

BGCA pays 100% of the administrative costs for this plan and 100% of employee only premium. Employees pay 15% towards the premium of dependents and BGCA pays the remaining 85%.

## Vision

**All eligible Employees** may participate in the vision plan offered through Guardian. Includes annual exam and materials (i.e. eyeglasses, contacts). For additional information, visit [www.GuardianAnytime.com](http://www.GuardianAnytime.com)

BGCA pays 100% of the administrative costs for this plan and 100% of employee only premium. Employees pay 15% towards the premium of dependents and BGCA pays the remaining 85%.

## 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.

BGCA pays 100% of the administration fees.

The Healthcare FSA employee contribution maximum for 2026 is \$3,400. You may rollover a maximum of \$680 to the 2027 plan year.

The Dependent Care FSA employee contribution maximum for 2026 is \$7,500 per family. There is no rollover option.



## Accident Supplemental Insurance

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

The benefit amounts are:

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

Employees pay 100% of premium cost with after tax dollars.

## Critical Illness Supplemental Insurance

BGCA offers a Critical Illness Supplemental Insurance to help complement medical 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 plans may not cover.

Coverage is available for you and your family members. Three (3) coverage level options:

- For an employee, choose between \$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 automatically included with employee coverage

Employees pay 100% of premium cost with after tax dollars. Spouse premiums are based on the employee's age.

## Group Term Life Insurance

BGCA provides 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.

## Supplemental Term Life Insurance

Eligible employees may purchase Employee Supplemental Term Life Insurance with additional AD&D benefit for self, legal spouse/domestic partner, and/or child(ren).

Employees pay 100% of premium cost with after tax dollars.



## Travel Accident Insurance

BGCA provides a Travel Accident Insurance benefit for all eligible employees regardless of status (i.e. full-time, part-time or temporary). Exempt employee coverage equals three times (3x) annual base salary, up to \$500,000. Non-Exempt employee coverage equals three times (3x) annual base salary, up to \$100,000.

## Short and Long Term Disability

BGCA provides both a Short and Long Term Disability (STD/LTD) 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 (tax free), up to twenty-six weeks. Benefits begin after seven calendar days of disability.

LTD maximum benefit of \$15,000 per month (tax free), up to Social Security Normal Retirement Age. Benefits begin after twenty-six weeks of total disability

BGCA pays 100% of premium cost. Employees pay tax on the premium.

## 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, 2024, will be automatically enrolled with a 4% pre-tax salary deferral. Each year thereafter, the pre-tax salary deferral will increase by 1%.
- At any time during the year, an employee may change their pre-tax salary deferral contributing up to the annual IRS limits.
- Employee contributions are always 100% vested (i.e., participant ownership).

### Employer Contributions:

- Eligibility begins after the completion of one full year of employment, with a minimum 1,000 hours worked.
- BGCA provides generous employer contributions based on eligible participant wages and employee deferrals.

### Employer Contributions include:

- 3% Safe Harbor
- Employer Match up to 4% of pay (3-year vesting cliff)
- Optional Annual Discretionary Contribution (3-year vesting cliff)



## Employee Assistance Program (EAP) 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. Offers confidential assistance by a third-party provider.

**Optum:** (855) 205-9185 or [www.liveandworkwell.com](http://www.liveandworkwell.com) and use Access Code: **BGCWA**

## 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.

## Paid Time Off (PTO)

BGCA believes a healthy lifestyle includes a good work-life balance. A flexible Paid Time Off (PTO) program is provided to help manage your time away from work. 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.

Regular full-time and part-time employees consistently working a minimum of 20 hours per week are eligible.

## Other

BGCA also recognizes the need to take time away from work to serve in the military, perform jury duty, bereavement, exercise your right to vote, or volunteer for a civic engagement. See the Employee Handbook for additional details.

## Paid Family Care Leave (PFCL)

BGCA understands and supports an employee's need to care for a family member. Paid Family Care Leave (PFCL) provides eligible employees with up to six weeks of 100% paid leave during any 12-month period for certain family reasons, such as: caring for eligible family members with a serious health condition; adjusting to a military service member's deployment; caring for a covered service member; or for a child. PFCL must be taken in whole week increments.

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.



## Educational Reimbursement Program

BGCA supports and encourages employees who desire to further their education by providing opportunities for professional growth through a reimbursement program for approved degree programs and professional certification. Maximum reimbursement may be up to \$5,250 per calendar year.

All active, regular, full-time employees are eligible following completion of ninety days of employment, with management and Human Resources approval. Reimbursement will not be granted for programs started prior to the completion of ninety days of employment.

## Flexible Work Arrangements

Flexible 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 flexible arrival and departure times around core business hours (10am-3pm). Requested by the employee and approved by the manager. Full-time employees are expected to work an eight (8) hour day.

**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 BGCA Office locations.

## Parking Benefit

BGCA provides parking for all office-based regular full-time and part-time employees.

BGCA also offers a public transportation benefit in lieu of the parking benefit for office-based employees who wish to utilize public transportation to commute to work.

## 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.





# **GREAT FUTURES START HERE.**

**This summary contains a basic overview of the BGCA employee benefit plan offerings. It does not cover every detail, but it does provide a general description of benefits 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 regarding 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.**

