

Stand for Children – Benefits

Premiums

- * Stand for Children covers 90% of premiums for full-time employees and 40-70% for dependents, depending on length of service

Medical/Rx

- * Plan is through Regence Blue Cross/Blue Shield
- * Three categories of network providers
- * Annual deductible is \$4,000 for an individual/\$12,000 for a family (funded by Stand for Children through a Health Reimbursement Arrangement minus small cost sharing of \$150 per year for an individual and \$250 per year for two-party or family)
- * Low co-pays of \$30/\$45 for Category 1 and 2 providers
- * Maximum annual out-of-pocket \$3,000 individual/\$9,000 family
- * Alternative care such as chiropractic, acupuncture, and naturopathic care included
- * Low prescription co-pays of \$10/\$35/\$75

Dental

- * Plan is through Regence Blue Cross/Blue Shield
- * Large network of dental providers and coverage for out of network dentists as well
- * Annual deductible of \$50 for an individual/\$150 for a family
- * Maximum annual benefit \$1,500
- * No fee for preventative care
- * 20% co-insurance for basic services
- * 50% co-insurance for major services and orthodontia (orthodontia offered up to age 24 with a \$1,500 maximum)

Vision

- * Plan is through Regence Blue Cross/Blue Shield
- * No fee for one eye exam per year
- * \$150 calendar year benefit for vision hardware

Flexible Spending Account

- * Option to set pre-tax money aside for medical expenses, dependent care expenses, and transportation/parking expenses during a calendar year
- * Debit card available for medical expense reimbursement
- * “Use it or lose it” account
- * Maximum contributions allowed per year are \$5,000 for medical expenses, \$5,000 for dependent care expenses, and \$2,760 for parking/transportation expenses

Life Insurance and Accidental Death and Dismemberment Insurance

- * Plan is through Regence Life and Health
- * \$20,000 of group-term life insurance paid for by Stand for Children
- * \$20,000 of Accidental Death & Dismemberment insurance paid for by Stand for Children
- * Option to purchase additional group-term Life and/or Accidental Death & Dismemberment insurance

Short Term Disability

- * Plan is through Regence Life and Health
- * Benefit is 60% of basic weekly earnings up to \$1,000/week
- * Waiting period of two weeks
- * Coverage lasts for a total of 13 weeks

Long Term Disability

- * Plan is through Regence Life and Health
- * Benefit is 60% of basic monthly earnings up to \$5,000/month
- * Coverage lasts for 5 years

Employee Assistance Program

- * Plan is through Regence Life and Health
- * Counseling, legal, and financial services benefit
- * Four free counseling sessions per year per issue or incident
- * One 30 minute consultation each for legal and financial assistance and thereafter 25% discount on services
- * Available 24 hours/day, 7 days/week

401k

- * Plan is through Nationwide
- * All contributions are pre-tax
- * Stand for Children matches up to 4% for those who have been employed at least 6 months
- * 100% vesting immediately

Paid Time Off

- * Paid time off system encompasses vacation, sick, and personal time
- * Available for those who work at least 20 hours/week
- * 20 days given annually for those in their first through third years of employment
- * 25 days given annually for those in their fourth and subsequent years of employment
- * 10 days of PTO can be carried over from one year to the next

Holidays

- * Holidays observed are: New Year's Day, Martin Luther King Jr. Birthday, Memorial Day, Fourth of July, Labor Day, Thanksgiving Day, Day After Thanksgiving, Christmas Day
- * In addition, Stand for Children offices are closed from Christmas Day through New Year's Day