



# Summary of Benefits 2025

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## Health Insurance

HMO Hybrid Plan CDPHP  
Co-pay and deductible

## Health Insurance buy-out

\$3,000/year cash benefit for full-time employees that carry health insurance outside of CEO

## Telemedicine

Free to staff member and family

## Dental insurance

Guardian coverage  
Employee paid

## Vision Insurance

Guardian coverage  
Employee paid

## 401a Retirement

Eligible after first full year of employment (January and July entry)  
Loan provisions

### Contribution Schedule

Years of Service	Employer Contribution %
0 to 5	5%
5 to 10	6%
10 to 15	10%
15 to 20	11%
20+	13%

### Vesting Schedule

Years of Service	% Vested
0 to 1	0%
1 to 2	20%
2 to 3	40%
3 to 4	60%
4 to 5	80%
5 to 6	100%

## 403b Retirement

Eligible immediately to begin contributions  
Employee funded with pre-tax dollars  
Vanguard or T. Row

## Flexible Spending Account (Section 125 Account)

Flex  
Employee funded with pre-tax dollars

## Non-profit status

Eligible for consideration for student loan forgiveness program

## Term Life Insurance

Available to staff and family members  
Portable

## AFLAC

Disability  
Cancer  
Hospital  
Accident  
Employee paid

## Employee Assistance Program (EAP)

Free of charge

## Noteworthy

Casual dress code  
Paid professional development during work hours  
Work/life Balance