



# Summary of Benefits 2026

## Health Insurance

HMO Hybrid Plan  
CDPHP Co-pay and deductible

## Health Insurance buy-out

\$3,000/year cash benefit for full-time employees

## Telemedicine

Monthly cost share between employer (\$3.00 per month) and employee (\$3.50 per month)

## 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. Rowe

## Flexible Spending Account (Section 125 Account)

Flex  
Employee funded with pre-tax dollars

## Non-profit Status

Eligible for consideration for Federal 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  
Mission driven work  
Work/Life balance and generous PTO and holiday package