JEWISH FEDERATION BAY AREA | vita

Benefits at a Glance 2027

The investment in a comprehensive employee benefit package is an important way in which the Jewish Federation Bay Area helps take care of you and your family. This document provides a highlight of the benefit plans available to you. Individual carrier documents provide more detail regarding coverage and benefits; these documents can be found in Paylocity and supersede any information provided here.

ELIGIBILITY

Employees working 30 or more hours per week are eligible for benefits starting the first day of the month following date of hire.

CIGNA AND KAISER MEDICAL

The Cigna plans provide nationwide coverage. Kaiser is available to employees who reside in California only.

	Cigna HDHP	Cigna EPO	Kaiser HDHP HMO	Kaiser HMO
Annual Deductible				
Individual	$3,200	$0	$2,500	$0
Individual in a Family	$3,500	$0	$3,500	$0
Family	$6,400	$0	$5,000	$0
Annual Out-of-Pocket Maximum				
Individual	$5,000	$3,500	$4,600	$3,000
Family	$10,000	$7,000	$9,200	$6,000
Office Visit Primary / Specialist	20%	$30 / $60	$30 / $50	$30 / $40
Rx Tier 1 / 2 / 3 Specialty	$10 / $35 / $70 20% to $250	$10 / $35 / $70 20% to $250	$10 / $30 20% to $250	$10 / $30 20% to $250
Most Services	20%	Copays apply	Copays apply	Copays apply
Out-of-Network Services	Yes	No	No	No

GUARDIAN DENTAL PPO

Base and Buy-Up options are available for you and your family's needs. Choose from a wide network of dental providers within Guardian's Network.

	Base	Buy-Up
Preventive Care (Routine exams and cleanings covered 100% if in-network)	2x per calendar year	2x per calendar year
Deductible	$50 individual / 3x per family	$25 individual / 3x per family
Annual Plan Maximum	$1,500	$2,500
Orthodontia Benefit	No coverage	Up to $1,500 Adults and Children

VSP VISION PLAN

Choose from a wide network of vision providers within the VSP network.

- **Copay:** $20 for a vision exam with an in-network provider
- **Benefit highlights:** Get an exam as well as glasses or contact lenses every calendar year. Frames and contact lenses are covered up to a $200 allowance in network.

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PER-PAY PERIOD CONTRIBUTIONS

Contributions are deducted on the first two paychecks of each month.

	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Cigna HDHP	$41.00	$293.50	$176.50	$411.00
Cigna EPO	$104.00	$425.50	$276.00	$574.50
Kaiser HDHP HMO	$41.00	$293.50	$176.50	$411.00
Kaiser HMO	$104.00	$425.50	$276.00	$574.50
Dental Base	$0.00	$12.50	$12.50	$25.00
Dental Buy-Up	$7.50	$25.00	$25.00	$50.00
Vision	$0.00	$2.50	Child: $2.50 Children: $5.00	$5.00

PRE-TAX ACCOUNTS

- **Flexible Spending Accounts (FSA):** Set aside pre-tax payroll dollars* to use for qualified healthcare expenses or for qualified childcare expenses for your children age 12 and younger.
- **Commuter Plans:** The Federation provides a $50 monthly transit stipend for those who commute to the office. Set aside additional pre-tax payroll dollars* to use for qualified transit or parking expenses.
- **Health Savings Account (HSA):** If you enroll in one of the HDHP options, the Federation will contribute funds to your HSA account. Maximize savings and contribute to your tax-preferred HSA using pre-tax payroll deductions*.

**IRS annual contribution limits apply. Subject to IRS regulations.*

PEACE OF MIND

The Federation provides all benefit eligible employees with company paid life insurance and disability insurance.

- **Life:** Employer paid coverage equal to 2x your earnings to a maximum of $400,000.
- **Voluntary Life:** Purchase additional coverage for you and your eligible dependents.
- **Long Term Disability:** This plan pays a monthly benefit equal to 66.67% of your covered pre-disability earnings, to a maximum monthly benefit of $15,000 after a 90-day elimination period.
- **Voluntary Benefits:** Purchase Accident, Hospital Indemnity or Critical Illness for you and your family.

403(b) PLAN

Eligible employees may participate in the Federation's 403(b) retirement plan administered through Vestwell. Employees may make pre-tax and/or Roth contributions, and all deferrals, whether pre-tax or Roth, are calculated based on gross compensation and deducted through payroll. The Federation currently provides a non-discretionary employer contribution of 3%, and employees become 100% vested in employer contributions after one year of service.

PAID TIME OFF

- All major Jewish holidays, and one floating holiday
- 4 weeks of vacation for service under 5 years, 5 weeks of vacation time for service over 5 years
- 12 weeks paid parental leave, 4 weeks of paid sabbatical after 7 years of service

EVEN MORE

- **Employee Assistance Program:** Free, confidential resources available to you to assist with your personal or work-related needs.
- **Other:** Pet insurance, student loan services, ID Theft coverage, Interest-free loans, YCMA and JCCSF gym discounts, Working Advantage discounts, business travel accident insurance, travel assistance, cell phone and internet reimbursements. Contact the People Team or Vita for more information.