Benefits Summary for Housing Hope Full Time Employees
Effective January 2025, effective through December 2025

Medical:
- Two Kaiser Permanente HSA medical plans: HMO K41 and PPO K40.
- Employer pays all but $100 of the HMO HSA employee-only premium.
- PPO HSA employee-only premium is significantly subsidized.
- $1,650 annual company contribution to Health Savings Account (HSA).
- HSA contributions are made monthly ($137.50) and prorated for new employees.
- Prescription drug copays vary by plan and provider.

Dental and Vision:
- Voluntary dental plan through Delta Dental of Washington.
- Voluntary vision plan through Vision Service Plan (VSP).
- Employer pays close to 90% of employee-only dental and vision premiums.

Vacation:
- After 30 days, 10 hours accrued per month (15 days per year).
- Additional day per year accrued up to year 7 (176-hour cap).

Sick Leave:
- 8 hours accrued per month after 30 days of service.
- Accrual cap is 720 hours.

Holiday:
- 10 paid holidays per year.
- 16 hours of float days after 6 months of employment, reloaded every January.

403B Retirement Plan:
- Matching contributions based on tenure:
  - <1 year: prorated percentage <1%
  - 1 year: up to 1%
  - 2 years: up to 1.5%
  - 3 years: up to 2%
  - 4 years: up to 2.5%

Life Insurance:
- $25,000 term life and $25,000 AD&D insurance through Lincoln.
- Coverage reduces to 65% at age 70 and 50% at age 75.
- Voluntary life and AD&D insurance available through Lincoln.

Flexible Spending Accounts (FSA):
- Dependent Care FSA: up to $5,000/year.
- Limited Purpose Health Care FSA: up to $3,300/year.

Employee Assistance Program (EAP):
- Provided through Curalinc.
- Up to 6 counseling sessions per issue.
- Services include marital, family, mental health, legal, financial, and more.