

2023 Highfields Employee Benefits Overview

Highfields, Inc. offers its regular employees a benefit plan as determined by the Board of Directors. Aside from legally mandated benefits, continuation of all benefits is contingent upon Board approval and the availability of funds. Highfields fiscal year May 1st – April 30th

Components	Description	Benefits	
Annual Increases	Proposed percentage to be determined each fiscal year. Highfields Fiscal Year (May 1 st – April 30 th)	Full- and Part-time employee receives an annual increase on their anniversary date.	
401(k) Plan	Eligible once employee has completed 1000 hours during plan year (Jan. - Dec.). Employer 100% match at 3%, 50% match at 4 % & 5%	Participant may increase or decrease the amount of elective deferral contributions at any time.	
Employee Training	Staff development to enhance work skills by means of academic study, workshops, in-service training Programs and conferences. Relevant trainings reimbursed to employee by Highfields. 50 hours of training required 1 st Year of Hire/Rehire – 25 hours per year after 1 st Year	Opportunities as available and needed, with Supervisor's approval.	
Employee Assistance Program	Work-life Balance: Can help you find solutions for everyday challenges of work, home, serious issues involving emotional and physical well-being. **Can help you find Childcare services, Eldercare services, mental health counseling, legal help, financial advisement, parenting tips, wellness information, identity theft	No additional charge to company's benefits insurance. **Available to all employees regardless of work status	
Limited License Supervision	Employees with limited license will received supervision provided by Highfields.	On-going supervision for limited license employees.	
		Full Time Benefits	Part Time Benefits
All Purpose Leave (APL)	Earned bi-weekly accrual – Accrual starts at hire – eligible for use after 90 Day Introductory Period Determined by years of employment. 20 days per year (1-4 yrs.), 25 days per year (5-8 yrs.), 30 days per year (9+ years)	1 - 4 years = 160 hours 5 - 8 years = 200 hours 9+ years = 240 hours	1 - 4 years = 80 hours 5 - 8 years = 100 hours 9+ years = 120 hours
Holidays & Birthday Pay	Highfields, Inc. observes twelve paid Holidays a year. Employees will also receive paid time off on or after their birthday within 6 weeks. DEI-Floating Holiday – Holiday pay benefit is available upon hire.	8 hours paid	4 hours paid
Bereavement Leave	Paid time off due to the death of someone in the household, lifetime partner and/or immediate family member. Benefit available upon hire.	Three days- 8 hours Employer Paid	Paid for days scheduled, up to three days.
Jury Duty	Employee will continue to be paid if court attendance is required. Employee expected to reimburse Highfields with payment received by the court.	Paid regular pay when court attendance required	Pay for hours scheduled to work up to 24 hours
		Full Time Employees Benefits	
License Reimbursement Program	The License Reimbursement program encourages and supports regular <u>full-time employees</u> who are seeking their LMSW or LPC licensure.	Reimbursements for prior approved expenses associated with a licensing pre-exam course and cost of a first licensing exam.	
Public Service Loan Forgiveness Program	Employees will qualify for forgiveness of the remaining balance due on their William D. Ford Federal Direct Loan (Direct Loan) Program loans after making 120 qualifying payments on those loans while <u>employed full-time</u> .	Highfields is a not-for-profit, tax-exempt organization under section 501(c)(3) of the Internal Revenue Code.	

		Full Time Employees Benefits
Health Insurance Physicians Health Plan phpmichigan.com Effective the 1 st of the month following 30 days of employment.	Four Options <ul style="list-style-type: none"> • HMO HRA – Deductibles - \$4000 Individual - \$8000 Family – Co-Ins 30% 100% Preventative Care Coverage – Lab & XRay 30% after Ded. – Prescription Coverage Co-pays-OV \$35, Specialty \$45, Urgent Care \$50, ER \$250 • PPO HRA – Deductibles - \$5000 Individual - \$ 10,000 Family – Co-Ins 30% 100% Preventative Care Coverage – Lab & XRay 30% after Ded. – Prescription Coverage Co-pays-OV\$40, Specialty \$40, Urgent Care \$40, ER \$200 *** HRA – Employee pays \$1000 towards deductible, Highfields pays the rest Use FSA (see below) <ul style="list-style-type: none"> • HMO HDHP – Deductibles - \$4000 Individual - \$8000 Family – Co-Ins 50% 100% Preventative Care Coverage – Lab & XRay 50% after Ded. – Prescription-50% after Ded. OV 50% after ded, Specialty 50% after ded., Urgent Care 50% after ded., ER 50% after ded. • PPO HDHP – Deductibles - \$3000 Individual - \$6000 Family – Co-Ins 0% 100% Preventative Care Coverage – Lab & XRay 0% after ded.- Prescription – Various Co-Pays Co-Pays-OV 0% after ded., Specialty 0% after ded., Urgent Care 0% after ded., ER-0% after ded. *** HDHP means High Deductible Health Plan – Use with HSA (see below)	Employee Portion (Per pay period) HMO HRA Emp=\$54.88, Emp + 1=\$131.72, Family=\$164.66 PPO HRA Emp=\$71.09, Emp + 1=\$170.60, Family=\$213.15 HMO HDHP Emp=\$25.92, Emp + 1=\$62.21, Family=\$77.77 PPO HDHP Emp=\$36.54, Emp + 1=\$76.96, Family=\$84.93 **Family Coverage = 3 + family members including employee
Health Savings Account (HSA)	HSA is a tax-exempt trust or custodial account that employee can set up with a qualified HSA trustee to pay or reimburse employee for qualified medical expenses on a tax-free basis. Employees may enjoy several benefits from having an HSA: Claim tax deduction for contributions, the contributions remain in the employee's account from year to year until it is used, the interest or other earnings on the assets in the account are tax free, and many more. **For employees participating in a HDHP **HSA money deposited via direct deposit to employee's HSA bank account	Employee contributes and manages their own account set up at a bank of their choosing.
Flexible Spending Account (FSA)	Allows employee to deposit pre-tax dollars into an account to be used for medical, dental, prescriptions and other health related expenses, including insurance co-pays and deductibles. Receive a debit card for purchases. Provided to employee through Highfields arrangement with Flex Administrators. **Limited Purpose FSA available for employees participating in a HRA plan .	Annual limit: \$3,050 Dependent Care limit: \$5,000
Dental Insurance	Unum Dental - Annual Max - \$ 1500, Carryover Benefit \$ 350 Preventative Care: 100% coverage - in-network and out-of-network. Basic Card: 90% in-network or 80% out-of-network Major: 60% in-network or 50% out-of-network Ortho: 50% in or out-of-network – Annual max \$1000	Employee Portion (Per pay period) Emp= \$ 8.66 Emp+1= \$ 16.98 Family = \$ 30.99
Vision Insurance	Unum – EyeMed Services include one routine eye exam per 12 months, lens - 1 per 12 months, frame - 1 per 24 months, contact lenses - 1 per 12 months **Also includes laser vision correction services & a hearing savings plan	Employee Portion (Per pay period) Emp = \$1.13 Emp+1 = \$2.19 Family = \$3.77
Short-Term Disability Insurance	Policy replaces 66% of lost income due to qualified disability absences lasting more than 14 consecutive days up to 11 weeks per medical necessity per 12 month time period. **Free to employee after the completion of 90 days of employment	100% premium employer paid
Company Paid Basic Life Insurance & AD&D	Provided by Highfields at no cost. Amount approved is 1.5% times employee's annual salary up to \$125,000 with no health questions.	100% premium employer paid
Voluntary Term Life: Employee Life, Spouse Life and Dependent Life	Employee Term Life policies offered in \$10,000 increments up to \$500,000; Spouse Term Life policies offered in \$5000 increments up to \$500,000 (up to 100% of employee amount); Dependent Term Life policies offered in \$2,000 increments up to \$10,000.	Employee Paid
Voluntary Accidental Death and Dismemberment (AD&D)	Apply up to the following Guaranteed Issued amounts of life coverage without medical questions*: Employee- \$130,000; Spouse- \$25,000; Child- \$10,000	