

2026 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

| Benefit | Description | Information | | | | |
|--|--|--|--------------------|--------------------|--|---|
| Health Insurance Full-Time Employees Only Blue Cross Blue Shield of MI Blue Care Network bcbsm.com Effective the 1 st of the month after completing 30 days of employment **Spouse/Partner coverage allowed IF no insurance provided by their employer | Three Options <ul style="list-style-type: none"> HMO HRA PCP Focus – Deductibles - \$5000 Individual - \$10,000 Family – Co-Ins. 20% 100% Preventative Care Coverage – Labs 100% & X-Ray 20% after Ded. – Prescription – Various Co-Pays Co-pays-OV \$20, Specialty \$40, Urgent Care \$50, ER \$250 after deductible, Behavioral Health \$20 HRA – Health Reimbursement Arrangement Employee pays \$1500 towards deductible, Highfields pays the rest of the deductible (\$3500) Use FSA (Flexible Spending Account) (see below) HMO HDHP MVP PCP Focus – Deductibles - \$4000 Individual - \$8000 Family – Co-Ins 50% 100% Preventative Care Coverage – Lab & X-Ray 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 HSA – Deductibles - \$4000 Individual - \$8000 Family – Co-Ins 0% 100% Preventative Care Coverage – Lab & X-Ray 50% after ded.- Prescription – Various Co-Pays Co-Pays-OV 50% after ded., Specialty 50% after ded., Urgent Care 50% after ded., ER-50% after ded. ***HDHP means High Deductible Health Plan – Use with HSA (Health Savings Account) (see below) Mutual of Omaha Dental - Annual Max - \$ 1500, Carryover Benefit \$ 350 | Employee Portion (Per pay period) HMO HRA Emp=\$92.80, Emp + 1=\$193.02, Family=\$241.28 HMO HDHP Emp=\$51.19, Emp + 1=122.86, Family=\$153.57 PPO HDHP Emp=\$76.69, Emp + 1=\$184.05, Family=\$230.06 **Emp+1 = Employee & Spouse <u>OR</u> Child under age 26 **Family Coverage = Employee + 2 or more family members | | | | |
| Dental Insurance Effective the 1 st of the month after completing 30 days of employment. | Preventative Care: 100% coverage -in-networkandout-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= \$ 8.93 Emp+1= \$ 17.51 Family = \$ 31.95 | | | | |
| Vision Insurance Effective the 1 st of the month after completing 30 days of employment. | Mutual of Omaha – 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= \$ 1.10 Emp+1= 2.13 Family = \$ 3.68 Provided to employee through Highfields arrangement with Flex Administrators. | | | | |
| 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. **Limited Purpose FSA available for employees participating in a HDHP HSA plan & enrolled in an HSA To be used for dental & vision expenses only | Annual limit: \$3,400 Dependent Care limit: \$7,500 Limited Purpose \$3,400 | | | | |
| Health Savings Account (HSA) | HSA is a tax-exempt trust or custodial account that the employee can set up with a qualified HSA trustee/bank to pay or reimburse the 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 <u>own account</u> set up at a bank of their choosing. Annual limit (employee only): \$4,400 Family coverage limit : \$8,750 \$1,000 catch-up contribution if over age 55 | | | | |
| 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) | <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #0070C0; color: white;">Full Time Benefits</th> <th style="background-color: #0070C0; color: white;">Part Time Benefits</th> </tr> </thead> <tbody> <tr> <td>1-4 years=160 hours 5-8 years=200 hours 9+ years = 240 hours</td> <td>1 - 4 years = 80 hours 5 - 8 years = 100 hours 9+ years = 120 hours</td> </tr> </tbody> </table> | Full Time Benefits | Part Time Benefits | 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 |
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| Holidays & Birthday Pay | <p>Highfields, Inc. observes thirteen 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 payable upon hire.</p> | <p>8 hours paid</p> | <p>4 hours paid</p> |
| Bereavement Leave | <p>Paid time off due to the death of someone in the household, lifetime partner and/or immediate family member. Benefit available upon hire. ** Separate from APL Days</p> | <p>Three – 8-hour days for close family member.</p> | <p>Paid for days scheduled up to three days.</p> |
| Jury Duty | <p>Employee will continue to be paid if court attendance is required. Employee expected to reimburse Highfields with payment received by the court.</p> | <p>Paid regular pay when court attendance required</p> | <p>Pay for hours scheduled to work up to 24 hours</p> |
| Full Time Employees Benefits | | | |
| License Reimbursement & Supervision | <p>The License Reimbursement program encourages and supports regular <u>full-time employees</u> who are seeking their LMSW or LPC licensure. **Employees with <i>Limited License</i> will receive supervision provided by Highfields' fully licensed staff member.</p> | <p>Reimbursements for prior approved expenses associated with a licensing pre-exam course and cost of a first licensing exam. *On-going supervision for limited license employees.</p> | |
| Public Service Loan Forgiveness Program | <p>Employees will qualify for forgiveness of the remaining balance due on their Federal Student Loans after making 120 qualifying payments on those loans while employed full-time at a non-profit organization.</p> | <p>Highfields is a not-for-profit, tax-exempt organization under section 501(c)(3) of the Internal Revenue Code.</p> | |
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| Short-Term Disability Insurance | <p>Policy replaces 66 2/3% 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 the 1st of the month after 30 days of employment</p> | <p>Premium 100% Employer Paid</p> | |
| Company Paid Basic Life Insurance & AD&D | <p>Provided by Highfields at no cost. Amount approved is 1.5% times employee's annual salary up to \$125,000 with no health questions. Effective 1st of the month after 30 days of employment</p> | <p>Premium 100% Employer Paid</p> | |
| Voluntary Term Life Insurance & AD & D | <p>Employee Term Life policies offered in \$10,000 increments up to \$150,000; Spouse Term Life policies offered in \$5000 increments up to \$30,000, Child Term Life policy offered in \$2,000 increments up to \$10,000.</p> | <p>Employee Pays Full Premium</p> | |
| Employee Life, Spouse Life and Dependent Life | <p>Available up to the amounts listed below of life coverage without medical questions. Employee- \$150,000; Spouse- \$30,000; Child- \$10,000</p> | | |
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| Employee Assistance Program (EAP) | <p>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 & more. <i>Provided by Mutual of Omaha</i></p> | <p>** FREE services available to all employees regardless of employment status</p> | |
| 401(k) Plan | <p>Eligible once employee has completed 1000 hours during plan year (Jan. - Dec.). **Achieved after approximately 6 ½ months of Full-time employment. Enrollment entry dates, Jan. 1, April 1, July 1, Oct. 1</p> | <p>Participant may increase or decrease the amount of elective deferral contributions at any time.</p> | |
| Employee Training | <p>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 1st Year of Hire/Rehire & 25 hours per year after 1st Year of employment</p> | <p>Opportunities as available and needed, with Supervisor's approval.</p> | |
| Mileage Reimbursement | <p>Eligible employees will be reimbursed for reasonable and necessary job-related business mileage beyond an employee's normal commute to their home Highfields Office.</p> | <p>Current reimbursement rate = \$.50 per mile</p> | |