

JFCS Employee Benefits Summary

In addition to salary, compensation at JFCS includes many other components. This is an unofficial summary of JFCS employee benefits as of April 29, 2019. Details about benefits are provided in the Employee Benefit Guide and Staff Handbook. Benefits for which JFCS provides an employer contribution include medical insurance, paid holidays and vacation, sick leave, life insurance, long term disability insurance, and employer 401(k) contributions.

Other benefits include our 37.5 hour workweek, flexible scheduling and, subject to eligibility requirements: tuition grants at the Heilicher Minneapolis Jewish Day School, licensing supervision, loans, and access to many voluntary benefits including flexible spending accounts, dental insurance, vision insurance, life insurance, and short term disability insurance.

Paid Holidays: For eligible employees, JFCS provides 7 paid national holidays each year, plus up to 8 paid Jewish holidays each year.

Paid Vacation: For eligible employees, JFCS provides between 3 and 5 weeks annually for full-time employees depending on the employee's years of service. Full-time employees earn 3 weeks in their first year, and 1 day is added each year up to 5 weeks of paid vacation.

Paid Sick Leave: Eligible employees earn sick leave on an accrual basis (90 hours per year for full-time and pro-rated according to number of hours worked per week for part-time).

Medical Insurance: For eligible employees, JFCS pays 80% of the premium for single coverage and 69% of the premium for single + 1 and family coverages. JFCS plans to spend approximately \$560,000 in 2019 for the employer portion of medical insurance premiums.

Health Savings Account (HSA) Contribution: For employees enrolled in JFCS's \$3500-100% HSA RxPlus plan, JFCS contributes the following amounts on an annualized basis:

- \$521.52 for single coverage
- \$658.80 for single + 1 coverage
- \$1,003.44 for family coverage

These contributions are portable beyond employment with JFCS.

Life Insurance: For eligible employees, JFCS pays premiums to provide employees with insurance valued at two times their annual compensation (up to a maximum of \$200,000).

Long Term Disability Insurance: JFCS pays premiums to provide coverage for eligible employees.

401(k) Matching Contribution: JFCS's contributions are as follows for all employees:

- Dollar-for-dollar up to 3%
- Fifty-cents on the dollar between 3% and 5% (Maximum match is 4%.)

For example, JFCS contributes \$1,600 annually for an employee earning a \$40,000 annual salary who contributes \$2,000 (5%). These contributions are portable beyond employment with JFCS. JFCS plans to spend approximately \$150,000 in 2019 on matching contributions to employee accounts.