



Full Time Employee Benefits 2021-2022

Medical

All Full Time Employees (working 30+ hours per week): employees are eligible to enroll in our Aetna Choice POS II or Aetna Select. CA, GA & D.C. Employees: can enroll in an HMO plan through Kaiser or Aetna Choice POS II or Aetna Select.

Medical GAP Plan

To help our employees with their out-of-pocket healthcare expenses, AHF provides employees enrolled in our Medical Plans, \$2,250 for single, \$4,500 for employee +1, and \$5,000 for families, to pay their deductible and co-insurances for eligible medical services.

Dental

CIGNA offers dental coverage through both their HMO and PPO plans across the U.S. Our CIGNA plans help you pay for your annual cleaning, preventative care, restorative care and orthodontia needs.

Vision

VSP is one of the largest vision insurance providers. You will experience savings with \$10 copays for WellVision exams, discounts on frames, lenses and contacts and savings on Laser Vision Corrections. **NEW: Suncare benefit!**

Life Insurance

AHF provides employees with \$100,000 in basic life insurance through Cigna/New York Life Insurance. Employees also have the option to elect additional life insurance amounts for themselves, spouses and children.

Short Term Disability

Aflac offers Short Term Disability as a way to protect your income if you are out of work for a short duration. This plan allows you to choose the monthly benefit amount that is right for you, from \$400 to \$6,000 monthly, subject to income requirements.

Long Term Disability

Aetna offers Long Term Disability as a way to protect your income if you are out of work for a long duration and have exhausted your short term disability and sick time. This plan will pay you up to 60% of your wages, up to \$5,000 per month.

Aflac

In addition to Short Term Disability, Aflac offers supplemental benefits to our AHF core benefits, such as Cancer Insurance, Hospital Indemnities Insurance, Accident Insurance and additional Dental Insurance.

Flex Spending Account (FSA)

AHF offers flexible spending accounts through PayFlex for Medical Reimbursement (\$2,700 max) and Dependent Care (\$5,000 max). FSA is a way for our employees to lower their taxable income to pay for medical expenses (copays, prescriptions, etc.) or costs associated with dependent care such as day care, camps, or before / after school care.

Employee Assistance Program (EAP)

Going through a tough time and need to talk to someone? Through *Morneau Shepell* our employees and their family members can speak with counselors 24/7 at no-cost in a 100% confidential environment by calling (866)757-3271.

401k Retirement Savings

www.securianretirementcenter.com

Regular Full-Time and Regular Part-Time employees are automatically enrolled at a 3% pre-tax deduction after 30 days. AHF's savings and investment plan with *Securian Retirement Center* is a great way to plan for your future! You will become 100% vested in the company match, which is based on length of service.

0-1 Year \$750

after 1-2 year \$1,500

after 2-3 years \$3,000

after 3+ years \$6,000

Public Service Loan Forgiveness Program (PSLF)



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Did you know, if you work in the Non-Profit sector for 10 years, and have made 120 qualifying student loan payments during your employment, you can apply to have your loans forgiven?
AHF can help you process your paperwork to have these outstanding loans forgiven!

Education Assistance

After 180 days, our Regular Full-Time employees are eligible for *Education Assistance* for classes towards your degree, licensing and/or certification programs.

By submitting the completed *Education Assistance Form* with applicable transcripts and receipts, employees can receive reimbursement in a rolling 12 month cycle.

\$2,500 for Regular Full-Time Employees

(OR a \$200 advance for classes you have enrolled in, but have yet to complete)

AHF University, Fred Pryor & Dale Carnegie

AHF University is AHF's in house Learning Management System where employees are able to complete their annual workforce required trainings along with work towards their own career development! In addition, we have external partners that offer classes and seminars for Excel, Project Management, Writing, Effective Communication, and more! Complete a *Seminar Request Form* and submit it to HR today!

Employee Discount Programs

If you are planning your vacation, or something fun to do this weekend, our employee discount programs have discounts and tickets for your enjoyment! Tickets for theme parks across the nation, movie tickets, hotels and more can be found by visiting the links and registering with your AHF e-mail address below for unbelievable rates!

Recreation Connection www.recreationconnection.com

Plum Benefits www.plumbenefits.com

Childcare Discounts

Childcare fees currently rank as one of the top family expenses, second only to a mortgage (or rent) among working families. AHF now offers discount programs to ease this burden on working families! We have a partnership with **THE LEARNING EXPERIENCE**. See Human Resources for more detailed program information.

Paid Time Off

Vacation

Accrual of vacation benefits begins on the 1st day of employment. On the 91st day of employment there is a lump sum accrual of 16.00 vacation hours.

Year One and Year Two:

Vacation is accrued at the rate of 15 days of vacation time per year. Vacation hours are accrued bi-weekly at the rate of approximately 4.62 hours per pay period. Cap Accrual is 160 hours.

Years Three and Additional Years:

Vacation is accrued at the rate of 20 days of vacation time per year. Vacation hours are accrued bi-weekly at the rate of approximately 6.15 hours per pay period. Cap Accrual is 220 hours.

Floating Holiday

Employees will be eligible to take (1) Floating Holiday per year for any holiday of your choice (see list of eligible holidays)

Sick

On the 91st day of employment there is a lump sum accrual of 8.00 sick hours. Sick time accrues at the rate of 2.78 hours for every full pay period worked (based on a 10-day pay period). Up to (9) sick days per year.

Holidays

AHF observes (8) holidays per year; New Year's Day, Martin Luther King Day, President's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and Christmas Day.