



Full Time Employee Benefits 2025-2026

Medical

All Full-Time Employees (working 30+ hours per week): employees are eligible to enroll in our in network Aetna Select EPO 25 and EPO 30 plans or out of network Aetna Choice PPO plan. CA, GA & D.C. Employees: can enroll in an HMO plan through Kaiser and Kaiser VC or our previously listed Aetna Select plans and Aetna Choice PPO plan.

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 orthodontic 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!**

NYLife – Basic 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, their spouses, and children.

Short Term Disability

NYLife offers Short Term Disability as a way to protect your income if you are out of work for a short duration. Class 1: All active, full-time employees who work and reside outside: California, New Jersey, Rhode Island, Puerto Rico, or Hawaii and regularly work 30 or more hours per week • 60% up to \$2,500 per week
Class 2: All active, full-time employees who work and reside in: California, New Jersey, Rhode Island, Puerto Rico, or Hawaii and regularly work 30 or more hours per week • 20% up to \$1,000 per week

Long Term Disability

NYLife 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 or \$8,000.00 per month (based on annual salary).

Colonial Life

Colonial Life offers supplemental benefits to our AHF core benefits, such as Cancer Insurance, Critical Illness, Hospital Indemnities Insurance, Accident Insurance, additional Dental Insurance, and Term Life insurance.

Flex Spending Account (FSA)

AHF offers flexible spending accounts through The Difference Card for Medical Reimbursement (\$3,300 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 LifeWorks our employees and their family members can speak with counselors 24/7 at no-cost in a 100% confidential environment by calling (800-272-2727).

401k Retirement Savings

<https://www.standard.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 *The Standard* 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



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Public Service Loan Forgiveness Program (PSLF)

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, Regular Full-Time employees become eligible for the *Education Assistance* Program, which supports courses toward a degree, license, and/or certification. Employees are eligible to receive reimbursement for 70% of tuition and book expenses, up to a maximum of \$2,500 within a 12 month rolling period.

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

On the pay period following the end of the introductory period, there will be a lump sum deposit of 27.72 vacation hours.

Year One and Year Two:

Vacation is accrued at the rate of 120 hours 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 130 hours.

Years Three and Additional Years:

Vacation is accrued at the rate of 160 hours 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 180 hours.

Floating Holiday

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

Sick

At the commencement of employment, all employees will receive a lump sum deposit of 16.68 paid sick hours, however employees cannot start using accrued paid sick time until the 90th day of employment. After the pay period following 90 days of employment, paid sick time will accrue at the rate of 2.78 hours for every full bi-weekly pay



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period worked (based on a 10-day bi-weekly pay period for standard workweek employees, and an 8-day bi-weekly pay period for alternative workweek employees). Accrual of paid sick time is capped at _72__ hours 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.