



**Habitat for Humanity of Greater Charlottesville
Full-Time Employment Benefits Summary**

All full-time employees are eligible to receive the following benefits:

- 20 days of paid time off (PTO) per calendar year
- 9 paid holidays per calendar year
- Medical insurance
- Long-term disability coverage
- Dental insurance
- Life insurance
- Accident insurance
- Simple IRA retirement plan

Overview of Health Care Benefits: The first of the month following date of hire, full-time employees of GCHFH are eligible to participate in both medical insurance and long-term disability upon review and acceptance by our carriers*. GCHFH also provides life insurance for all full-time employees. Full-time employees may also elect to purchase dental insurance, accident insurance, and/or medical insurance from the carrier for their dependents. The premium amount for the elected coverage(s) will be deducted from the employee’s pay.

**Note: the 20th of the month is the cut-off for enrollments in any of our benefits offerings.*

Medical Insurance

- Optima Health Insurance
 - a. Habitat will pay 100% of employee-only premiums.
 - b. The employee may add a spouse and/or dependents at the following rates:

Plan Type	Employee Monthly Premium	Amount Per Paycheck
Employee Only	\$0.00/mo (employer-covered)	\$0.00
Employee + Spouse	\$339.10/mo	\$156.51
Employee + Child	\$99.52/mo	\$45.93
Employee + Children	\$235.99/mo	\$108.92
Employee + Family	\$551.11/mo	\$254.36

- Health Savings Account
 - a. Habitat provides all full-time employees covered by Habitat’s high-deductible health insurance policy a monthly allocation into a health savings account (HSA).
 - b. Employer contribution= \$1,300/year

Long-Term Disability

- Long-term disability coverage through Guardian for 60% of income in the event that an employee becomes disabled due to sickness or injury.



Dental Insurance

- Employees have the option to purchase voluntary dental insurance through Anthem Blue Cross Blue Shield. Rates are as follows:

Plan Type	Employee Monthly Premium	Amount Per Paycheck
Employee Only	\$34.02/mo	\$15.70
Employee + Spouse	\$69.39/mo	\$32.03
Employee + Children	\$73.27/mo	\$33.82

- The Basics:
 - i. Preventative care is covered in full.
 - ii. 80% insurance coverage for basic services (e.g.- fillings, anesthesia, etc.)
 - iii. 50% insurance coverage for major procedures (e.g.- root canal)

Life Insurance

- \$20,000 of term life insurance is provided by Habitat at no cost to the employee.
- Employees may also elect to purchase additional life insurance for themselves, their dependents and/or their spouse/domestic partner.

Accident Insurance

- Habitat offers voluntary enrollment in an accidental death and dismemberment policy, which covers accidents that take place outside of the workplace.
- Rates are as follows:

Plan Type	Employee Monthly Premium	Amount Per Paycheck
Employee Only	\$12.50/mo	\$5.77
Employee + Spouse	\$19.32/mo	\$8.92
Employee + Child	\$14.52/mo	\$6.70
Employee + Family	\$21.36/mo	\$9.86

- The employee will receive \$150 back after receiving an annual physical and filing a claim with TransAmerica.

Simple IRA

- Employees may enroll in a simple IRA plan through NorthWestern Mutual. Habitat will match contributions up to 3% of the employee’s annual income. Employee may contribute beyond that amount.