

Housing Visions Unlimited, Inc. and Housing Visions Construction Co., Inc. Corporate

Housing Visions is proud to offer excellent benefit plans that give you the opportunity to meet your personal and financial needs. Any questions about benefits should be referred to **Sandy Bradbury, Employment Administrator**, at 315.472.3820 or sbradbury@housingvisions.org **OR Jennifer Dennis, Director of HR and Administration**, at 315.472.3820 or jdennis@housingvisions.org.

This benefits summary reflects a general overview of offerings currently available. Your completion of required documents in a timely manner can affect benefit coverage and all benefits are subject to change. More detailed information is included in the specific plan information provided by Housing Visions, the insurance carriers and in the employee handbook.



HOUSINGVISIONS
Real Plans. Real People. Real Progress.

BENEFIT	ELIGIBILITY	WHO PAYS
MEDICAL INSURANCE Comprehensive health coverage through Excellus, including vision and prescription coverage.	Full-time employees. Coverage available for employee, spouse or domestic partner and children. New Hires: 1 st of the month, following date of hire Current Employees: With qualifying event, or during open enrollment in January once eligibility requirements are met.	Housing Visions covers up to 62% of premium Employee (per pay period) Single: \$106.62 Single + Children \$186.43 Single + One \$213.30 Family: \$303.58
HEALTH REIMBURSEMENT ACCOUNT Account that allows you to pay for out-of-pocket medical expenses funded solely by Housing Visions. Only available if enrolled in our Bronze 4 medical plan.	Full-time employees. Coverage available for employee, spouse or domestic partner and children. New Hires: 1 st of the month, following date of hire. Current Employees: With qualifying event, or during open enrollment in January once eligibility requirements are met.	Housing Visions will contribute up to 100% of the plan deductible at time of enrollment. Employee Voluntary
DENTAL INSURANCE Comprehensive dental coverage through MetLife. \$50 deductible	Full-time employees. Coverage available for employee, spouse or domestic partner and children. New Hires: 1 st of the month, following date of hire. Current Employees: Any time with a 6-month penalty where only preventative services are covered.	Housing Visions covers up to 91% of premium Employee (per pay period) Single: \$1.52 Family: \$4.41
VISION INSURANCE Comprehensive vision coverage through VSP No deductible.	Full-time employees. Coverage available for employee, spouse or domestic partner and children. New Hires: 1 st of the month, following date of hire. Current Employees: With qualifying event, or during open enrollment in January once eligibility requirements are met.	Housing Visions covers 21% of premium Employee (per pay period) Single: \$2.52 Single + Children \$4.11 Single + One \$4.02 Family: \$6.61
FLEXIBLE SPENDING ACCOUNT Account that allows you to pay for premiums and other health expenses and dependent day care expenses with pre-tax dollars.	Full-time employees. Coverage available for employee, spouse or domestic partner and children. New Hires: 1 st of the month, following date of hire. Current Employees: With qualifying event, or during open enrollment in January once eligibility requirements are met.	Employee 100% Employee -Medical Account up to \$3,200/year 2024 Limits Employee—Dependent care up to \$5,000/year (single taxpayers and married couples filing jointly) and \$2,500/year (married couples filing separately)
RETIREMENT 401K	All new hires are eligible at time of hire to contribute. For all employees who have met the Safe Harbor matching contributions requirements*, HV matches each dollar of an employee's contribution up to 5% of the employee's gross pay. Enrollment dates: Anytime *Contact HR	Housing Visions Up to 5% match Employee Up to \$23,000/year (\$30,500 for 50+) 2024 Limits
LIFE INSURANCE \$50,000 Term Life Insurance policy; \$50,000 Accidental Death & Dismemberment policy (AD&D)	Full-time employees. Additional coverage available for employee, spouse or domestic partner and children New Hires: 1 st of the month, following date of hire. Current Employees: Additional life only, with application approval from MetLife.	Housing Visions pays 100% for Term Life and AD&D coverage. Employee is responsible for additional coverage. <i>Supplemental life insurance for yourself, spouse & children can be purchased at full cost to employee</i>
EMPLOYEE ASSISTANCE PROGRAM (EAP) Provides services to help with everyday challenges of life: work, life and well-being.	Full-time employees. Coverage available for employee, spouse or domestic partner and children New Hires: 1 st of the month, following date of hire.	Housing Visions pays 100% for the EAP Program
PAID TIME OFF	*Full-time: 8 hours holiday pay *Part-time: 4 hours holiday pay.	
HOLIDAYS: All employees are eligible immediately following hire: New Years Day, Martin Luther King Day, President's Day, Memorial Day, Juneteenth, Independence Day & Day After, Labor Day, Indigenous Peoples' Day, Thanksgiving Day & Day After, Christmas Eve/Christmas Day & 2 Days After, Veteran's Day (Veterans only)		
PAID TIME OFF (PTO) : All employees are eligible following 90 days after date of hire. *Full-time: 160 hours *Part-time: 80 hours. Following 5 years of employment: *Full-time: 200 hours vacation; *Part-time: 100 hours vacation All paid time off is pro-rated based on date of hire.		
SICK TIME: All employees are eligible for 56 hours of sick time.		

* Full-time employees work 30+ hours per week; *Part-time employees work 20-29 hours per week

Updated 01/01/2024