



YMCA OF THE TWIN TIERS EMPLOYEE BENEFITS SUMMARY

FOR YOUTH DEVELOPMENT®
FOR HEALTHY LIVING
FOR SOCIAL RESPONSIBILITY

Full time employees of the YMCA of the Twin Tiers are eligible for the Y's comprehensive benefit package. The optional benefit plans include medical, dental, vision, voluntary life, health spending accounts, critical illness insurance, accident insurance, legalshield, and identity theft protection plans.

In addition to these optional benefit plans, after 60 days of continuous employment eligible YMCA of the Twin Tiers employees will be enrolled in the Y's group life insurance policy, currently with Principal. **YMCA of the Twin Tiers pays 100% of the premium on a \$50,000 life insurance policy for all eligible full-time staff.**

Because of its commitment to providing financial security to employees, the Y will also enroll full-time employees in a long-term disability policy on the first of the month following 60 days of employment. **The Y also pays 100% of the premium for this benefit.**

Medical Insurance: To ensure the coverage needs of all YMCA staff are addressed, we are pleased to offer several different medical plan designs and pricing options. For the current plan year (8/2023-7/2024), the Y will contribute \$450.00 per month towards employees' medical insurance costs. Employees decide which plan has the coverage and cost that works best for them.

Other Benefit Plan Available: Additional benefit plans available to eligible YMCA of the Twin Tiers staff include: Voluntary Life and AD&D, additional Life Insurance for you and your family members, Dental Insurance, Vision Insurance, and Accident Insurance.

All benefit plans other than medical insurance are 100% paid by YMCA employees.

Retirement:

The YMCA Retirement Fund was incorporated in New York in 1921 and is a 501(c)(3) not-for-profit corporation, organized and operated for the purpose of providing retirement and other benefits for employees of participating Ys throughout the United States. Participation in the Y's Retirement plan is mandatory for all eligible employees. Employees meeting the eligibility are automatically enrolled and immediately vested.

Eligibility

In order to be eligible, employees must be 21 years of age or older; and complete two 12- month periods of Y service, working at least 1,000 hours in each, beginning with the date of hire. The two years do not have to be consecutive. All hours of Y service count toward eligibility, even in cases where the employee is under age 21 or works at multiple participating Ys.

Contributions

The YMCA may contribute on behalf of each eligible employee an amount determined annually (Currently 9%). The Y reserves the right to amend its participation in the Plan at any time within the terms and conditions set by YMCA of the Twin Tiers, the Plan, and the YMCA Retirement Fund. The Fund may amend the Plan at any time, and it may also be amended at any time to conform to applicable federal law. The YMCA will determine the employee contribution percentage, if any, that participating employees are required to contribute through payroll deductions (Currently 3%).

Tax-Deferred Savings Plan

The Y offers a Tax-Deferred Savings Plan. Opening a 403(b) Smart Account in the Tax-Deferred Savings Plan allows employees to save these additional pre-tax amounts through payroll deduction. This account is available to all employees of the YMCA, regardless of age, service, or number of hours worked. Contributions are subject to certain limitations under federal law. Employees can also roll over money from eligible employer plans or IRAs into a Rollover Account in the Tax-Deferred Savings Plan.

Child Care/Program Benefits

Full-time staff are eligible for a discount for all child care programs including day camp. The full-time staff discount for child care programs is 50% and part-time staff currently receive a 20% child care discount. The employee must follow and complete the program enrollment procedures, and adhere to enrollment and participation rules. In general, discount requests are treated as financial assistance and external resources such as DSS or CCIS may be pursued as a first step in the enrollment process. Enrollment is subject to availability; employees are not given enrollment preference. YMCA staff also enjoy a discount on YMCA program fees.

Holidays:

The YMCA provides eligible full-time employees 7 paid holidays per year. Paid holidays include: New Year's Day, Good Friday (1/2 day), Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Eve (1/2 day), and Christmas Day.

Membership Benefits:

Employees are encouraged to fully participate in and enjoy the benefits of the Y's programs, classes, and activities. Members, however, are given preference during peak hours for class participation and equipment use.

Full-time employees will be granted a complimentary membership for as long as they remain a full-time employee. The membership covers the employee and their "immediate family" which is defined as up to two adults and all dependent children residing in the same household. "Dependent children" includes full-time students through the age of 22. If employment status changes to part-time, the complimentary membership will be adjusted to the part-time benefit.

Part-time employees (working a minimum of five hours per week) will be granted a complimentary adult membership for as long as they remain a part-time employee. Part-time employees may upgrade to a family membership by paying the cost difference.

Paid Time Off:

The Y provides Paid Time Off (PTO) leave because it is an essential contributor to both personal well-being and productivity on the job. Eligible employees may use accrued PTO for paid time away from work. All eligible employees are expected to use their PTO benefits each year. PTO benefits are accrued monthly based on the chart below. On the last day of each month employees accrue PTO based on their employment eligibility. PTO does not expire and there is no anniversary date; however, an employee may not exceed the allowable accrued PTO in their accrued "bank".

FULL TIME EXEMPT

Years of Service	Earn Per Month	Maximum Allowed in PTO Bank	Maximum payable at eligible separation
1-2 years	1.5 days	18 days	10 days
3-5 years	2 days	24 days	15 days
6-14 years	2.5 days	30 days	20 days
15-19 years	3 days	36 days	25 days
20+ years	3.5 days	42 days	30 days

FULL TIME NON-EXEMPT

Years of Service	Earn Per Month	Maximum Allowed in Bank	Maximum payable at eligible separation
1-2 years	1 day	12 days	10 days
3-5 years	1.5 days	18 days	10 days
6-14 years	2 days	24 days	10 days
15-19 years	2.5 days	30 days	10 days
20+ years	3 days	36 days	10 days

PART TIME GRADE 4 or HIGHER WORKING 1500 OR MORE HOURS THE PREVIOUS CALENDAR YEAR

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Years of Service	Earn Per Month	Maximum Allowed in Bank	Maximum payable at eligible separation
1-2 years	2 Hours	24 hours	not eligible
3-5 years	4 hours	48 hours	not eligible
6-14 years	6 hours	56 hours	not eligible
15+ years	8 hours	72 hours	not eligible

