



Humboldt Senior Resource Center

Benefits Outline*

Medical Benefits (shared pay, agency & employee):

HSRC offers medical insurance through Blue Shield. Our base plan is the Active Choice Classic – 600 80/50 plan. Our agency pays 85% of the monthly premium on the base plan for employees. The remaining 15% is the employee's share-of-cost and is deducted pre-tax. Employees can "buy-up" coverage and pay the difference in cost. Employees can also purchase medical insurance for their dependents and will be responsible for the full premium cost. Our agency also pays 50% of the monthly premium on the base plan for our employees' dependents.

Dental, Vision, & Air Ambulance Benefits (employee pays):

HSRC offers dental and vision insurance through Blue Shield and air ambulance insurance through Cal-Ore. Employees have the option to elect any of these benefits for themselves and their dependents and are responsible for the full premium cost.

Retirement Plan (employee & agency contribute):

As an agency with a mission to serve the "aging" population, we believe strongly in encouraging and helping employees to plan for retirement. HSRC offers a 403(b) Retirement Plan managed by Premier Financial Group, including discretionary employer matching along with ongoing support to employees for financial planning and education.

Employee Assistance Program (agency pays):

HSRC provides all employees access to the EAP through NexGen, with services including short-term counseling, virtual concierge services, legal support, health advocacy, and entertainment discounts.

Supplemental Insurance (employee pays):

HSRC offers Aflac insurance which allows enrolled employees to receive an additional level of financial protection for themselves and their families in the event of a serious accident or illness. Aflac provides options where employees can receive money in their own pockets to help with costs that may not be covered by major medical insurance. Individual insurance policies from Aflac provide cash benefits that can be used to assist in paying for unexpected medical or daily living expenses such as rent, groceries and other everyday needs. *Employee may purchase additional life insurance through Aflac.*

Group Term Life Insurance (agency pays):

HSRC purchases group term life insurance, for all benefits-eligible employees, through The Standard. The amounts are \$15,000 for employees up to age 64, \$9,750 for ages 65 to 69 and \$7,500 for ages 70 and above. Life insurance provides protection against the economic loss caused by death and a lump sum payment is paid to beneficiaries to help pay for costs such as medical expenses not covered by health insurance and other outstanding debts.

Upon Employment HSRC also offers:

- **12 Paid Holidays per year including a floating holiday.**
- **12 Vacation Days per year to start, with a maximum of 32 Vacation Days per year with length of service.**
- **10 Paid Sick Days per year**
- **Gym Membership Discounts available at HealthSport.**
- **Loan Forgiveness eligibility as a 501 (c) (3) non-profit agency**

*Some benefits have qualification requirements based on hours worked per week