

2025-2026



Recruitment Guide

# Benefits

***\*All benefits terms and rates may vary and are subject to plan requirements and eligibility.***



“Healthy citizens are the greatest  
asset any country can have.”

– Winston Churchill





# Medical

## Base Plan



This plan does NOT include out of network coverage

Plan Individual Deductible:	\$4,500	Plan Family Deductible:	\$9,000
Employer Reimbursement:	\$3,500	Employer Reimbursement:	\$7,000
Your Individual Deductible:	\$1,000	Family Deductible:	\$2,000
Coinsurance:	You Pay: 20%, Carrier Pays: 80%	Coinsurance:	You Pay: 20% Carrier Pays: 80%
Individual Out of Pocket Max:	\$6,850	Family Out of Pocket Max:	\$13,700

### Tip!

Pull your most recent Explanation of Benefits (EOB) from Aetna portal to request reimbursement from Family Forward

Primary Care Office Visit Copay:	\$30 Copay
Specialty Office Visit Copay:	\$75 Copay
Mental Health Office or Virtual Visit	\$30 Copay
CVS Minute Clinic:	No Cost
Lab:	Deductible then 20% coinsurance
Urgent Care:	\$75 Copay
Emergency Room:	\$300 Copay
Deductible Responsibility Before RX Copays:	Not Applicable
Prescriptions Cost:	\$3 / \$10 / \$35 / \$60 / \$150
Rx Network Formulary:	Advanced Control

## Medical Insurance Rates

	Carrier Monthly Cost	Your Cost Monthly	Your Cost Per Pay Period
Employee:	\$967.24	\$203.12	\$101.56
Employee + Spouse:	\$1,934.42	\$715.74	\$357.87
Employee + Child/ren:	\$1,692.60	\$592.41	\$296.21
Family:	\$2,659.85	\$1,063.94	\$531.97

This summary is for illustrative purposes only. Details are included in the actual contract and Certificate of Coverage.

# Medical

## Buy-Up Plan



This plan includes in and out of network coverage

Plan Individual Deductible:	\$5,000	Plan Family Deductible:	\$10,000
Employer Reimbursement:	\$4,000	Employer Reimbursement:	\$8,000
Your Individual Deductible:	\$1,000	Family Deductible:	\$2,000
Coinsurance:	You Pay: 0%, Carrier Pays: 100%	Coinsurance:	You Pay: 0% Carrier Pays: 100%
Individual Out of Pocket Max:	\$7,150	Family Out of Pocket Max:	\$14,300

### Tip!

Pull your most recent Explanation of Benefits (EOB) from Aetna portal to request reimbursement from Family Forward

Primary Care Office Visit Copay:	\$15 Copay
Specialty Office Visit Copay:	\$75 Copay
Mental Health Office or Virtual Visit	\$15 Copay
CVS Minute Clinic:	No Cost
Lab:	Deductible
Urgent Care:	\$75 Copay
Emergency Room:	\$300 Copay
Deductible Responsibility Before RX Copays:	Not Applicable
Prescriptions Cost:	\$3 / \$10 / \$35 / \$60 / \$150
Rx Network Formulary:	Advanced Control

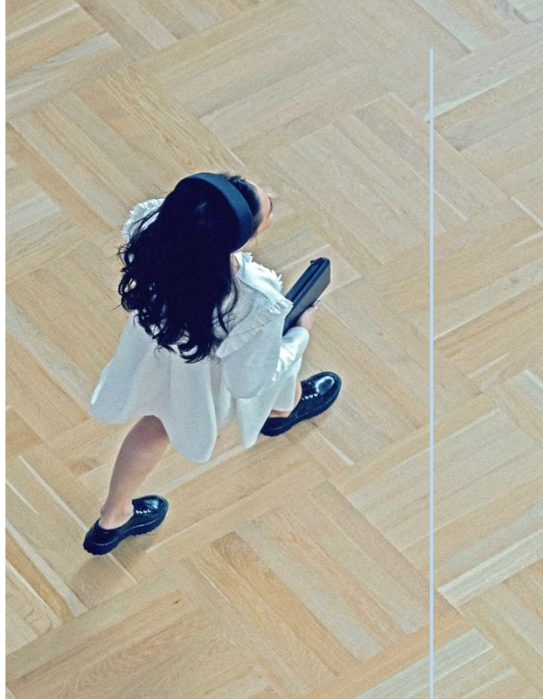
## Medical Insurance Rates

	Carrier Monthly Cost	Your Cost Monthly	Your Cost Per Pay Period
Employee:	\$1,060.54	\$222.71	\$111.36
Employee + Spouse:	\$2,121.03	\$784.78	\$392.39
Employee + Child/ren:	\$1,855.90	\$649.57	\$324.78
Family:	\$2,916.48	\$1,166.59	\$583.30

This summary is for illustrative purposes only. Details are included in the actual contract and Certificate of Coverage.

# Plan Decision

## SUPPORT



### EPO Plan (In Network Coverage ONLY) vs. PPO Plan (In and Out of Network Coverage)

#### EPO Plan

Cameron doesn't use their health insurance often. They see a doctor once a year then will use their plan for illness or injury. Cameron understands the EPO plan does not include out of network benefits and knows how to look up the network when prescribed a new doctor. Cameron should be fine signing up for the EPO plan.



#### PPO Plan

Jordan's doctors are in network with their insurance plan. However, they have a medical condition that requires them to see a specific specialist only when the medical condition begins showing symptoms, which is rare. This specific specialist is not in network with their insurance plan. Jordan should choose the PPO plan so they will still have access to out of network benefits if they need to see their specific specialist.



Prescription  
Search  
Advanced Control



Provider  
Search  
Open Access Elect Choice  
Open Choice PPO



Wellness  
Assets



Pharmacy  
Search



Virtual  
Visits

\*Carvus is not affiliated with any of these companies or services. They are referenced strictly as a means of convenience.





# Employee

## ASSISTANCE PROGRAM

### Anytime support

### Aetna Resources For Living<sup>SM</sup>

#### Employee Assistance Program

##### To access services:

**1-888-238-6232, TTY: 711**

**resourcesforliving.com**

**Username: FamilyForward**

**Password: EAP**

#### The Children's Home Society of Missouri DBA FamilyForward

Aetna Resources For Living is an employer sponsored program, available at no cost to you and all members of your household. Children living away from home are covered up to age 26.

Services are confidential and available 24 hours a day, 7 days a week.

#### Emotional wellbeing support



You can access up to 6 counseling sessions per issue each year. You can also call us 24 hours a day for in-the-moment emotional well-being support.

Counseling sessions are available face to face, via televideo or chat therapy. Services are free and confidential. We're always here to help with a wide range of issues including:

- Anxiety
- Relationship support
- Depression
- Stress management
- Work/life balance
- Family issues
- Grief and loss
- Self-esteem and personal development
- Substance misuse and more

#### Daily life assistance



Competing day-to-day needs can make it tough to know where to start. Call us for personalized guidance. We'll help you find resources for:

- Child care, parenting and adoption
- Care for older adults
- Caregiver support
- School and financial aid research
- Special needs
- Pet care
- Community resources/basic needs
- Home repair and improvement
- Summer programs for kids
- Household services and more



# Employee

## ASSISTANCE PROGRAM

**Anytime support**  
Aetna Resources For Living<sup>SM</sup>

### Legal services



You can get a free 30-minute consultation with a participating attorney for each new legal topic related to:

- General
- Family
- Civil/Criminal law
- Elder law and estate planning
- Divorce
- Wills and other document preparation
- Real estate transactions
- Mediation services

If you opt for services beyond the initial consultation you can get a 25 percent discount. You also have free access to legal documents and forms on your member website.

\*Services must be related to the employee and eligible household members. Work-related issues are not covered. Discount does not include flat legal fees, contingency fees and plan mediator services.

### Online resources



Your member website offers a full range of tools and resources to help with emotional wellbeing, work/life balance and more. You'll find:

- Articles and self-assessments
- Adult care and child care provider search tool
- Stress resource center
- Video resources
- Live and recorded webinars
- Mobile app

### Discount Center

Find deals on brand name products and services including electronics, entertainment, gifts and flowers, travel, fitness, nutrition and more.

### myStrength

myStrength offers tools to improve your emotional health and help you overcome depression, anxiety, stress, substance misuse and/or chronic pain.

### Financial services



Simply call for a free 30-minute consultation for each new financial topic related to:

- Budgeting
- Retirement or other financial planning
- Mortgages and refinancing
- Credit and debt issues
- College funding
- Tax and IRS questions

You can get a 25 percent discount on tax preparation services. You also have access to financial articles, calculators and a financial assessment on your member website.

\*Services must be for financial matters related to the employee and eligible household members.

### Additional services



**Chat therapy** — Send secure text messages to your counselor, who will respond within one working day up to five days a week. A week of texting counts as one session. You can also schedule to meet online for 30-minute televideo sessions. Each televideo session counts as one visit. Work on the same kinds of issues you'd see a counselor face-to-face to talk about.

**Identity theft services** — One hour fraud resolution phone consultation or coaching about ID theft prevention and credit restoration. Services include a free emergency kit for victims.

**MindCheck** — Online tools that make it easy to improve your emotional wellbeing. Measure your mindset and get feedback and resources to maintain a positive outlook.





# Employee

## ASSISTANCE PROGRAM

### Welcome to Talkspace Aetna Resources For Living<sup>SM</sup>

#### What is Talkspace?

Talkspace is an online therapy platform that makes it easy and convenient for you to connect with a licensed behavioral therapist — from anywhere, at any time. With Talkspace, you can send unlimited text, video and audio messages to your dedicated therapist via web browser or the Talkspace mobile app. You can also schedule real-time 30-minute live sessions. No commutes, appointments or scheduling hassles.

#### After you sign up:

- Use your free sessions: One week of texting counts as one visit, one live session counts as one visit
- You'll continue to message the same therapist unless you request to change providers.
- Your therapist will reply to you daily, during his or her business hours — five days a week.
- Whether on the go or at home, you can access Talkspace securely via your web browser or mobile app.

#### To get started messaging a therapist:

- Visit your organization's secure landing page.
- You'll be matched with a therapist within 48 hours.
- Choose a therapist and begin messaging the very same day.
- Remember: There's no limit to the number of messages you can send your therapist each day.



# Dental

## BASE PLAN



Dental Network		Aetna PPO	
Annual Benefit Paid by Carrier:		\$1,250 per family member	
Annual Deductible Paid by You:		Individual: \$50	Family: \$150
Preventive:		You Pay: 0%	Carrier Pays: 100%
Basic:		You Pay: 20%	Carrier Pays: 80%
Major:		You Pay: 50%	Carrier Pays: 50%
Orthodontia Benefit <i>Up to Age 19</i>		You pay: 50%; \$1,000 Lifetime Maximum	
	Carrier Monthly Cost	Your Cost Monthly	Your Cost Per Pay Period
Employee:	\$23.60	\$5.43	\$2.72
Employee + Spouse:	\$47.13	\$18.85	\$9.43
Employee +Child/ren:	\$64.10	\$28.85	\$14.43
Family:	\$86.54	\$40.67	\$20.34

## BUY-UP PLAN

Dental Network		Aetna PPO	
Annual Benefit Paid by Carrier:		\$1,750 per family member	
Annual Deductible Paid by You:		Individual: \$75	Family: \$225
Preventive:		You Pay: 0%	Carrier Pays: 100%
Basic:		You Pay: 10%	Carrier Pays: 90%
Major:		You Pay: 40%	Carrier Pays: 60%
Orthodontia Benefit <i>Up to Age 19</i>		You pay: 50%; \$1,500 Lifetime Maximum	
	Carrier Monthly Cost	Your Cost Monthly	Your Cost Per Pay Period
Employee:	\$35.43	\$5.67	\$2.84
Employee + Spouse:	\$70.87	\$22.68	\$11.34
Employee +Child/ren:	\$88.28	\$30.02	\$15.01
Family:	\$119.13	\$45.27	\$22.64



For more  
information  
about your  
dental plan  
[click here!](#)





# Vision



For more information about your vision plan [click here!](#)

Eye Exam: Every 12 Months:	\$10 Copay
Frames: Every 24 Months:	\$150 Allowance / 20% Discount
Contact Lenses: Every 12 Months: <i>In lieu of lenses &amp; frame benefit</i>	\$150 Allowance / 15% Discount

	Your Monthly Cost	Your Cost Per Pay Period
Employee:	\$4.66	\$2.33
Employee + Spouse:	\$8.85	\$4.43
Employee + Child/ren:	\$9.31	\$4.66
Family:	\$13.68	\$6.84

# Basic LIFE



Employee Benefit:	1x annual salary up to \$150,000
Spouse Benefit:	\$5,000
Child Benefit:	\$2,500
Age Reduction:	35% @ age 65, 50% @ age 70
Waiver of Premium: Continuation of policy if employee becomes totally disabled	Included, employee or beneficiary must apply upon event
This benefit is offered at no cost to you!	

**Tip!**  
Make sure your  
beneficiaries  
are up-to-date!



For more information about your vision plan [click here!](#)



# Voluntary LIFE

Employee Guarantee Issue:	5x annual salary, up to \$150,000
Employee Max Benefit:	\$500,000, no more than 5x salary
Spouse Guarantee Issue:	100% of employee's benefit, up to \$25,000
Spouse Max Benefit:	50% of employee's benefit, up to \$250,000
Age Reduction:	35% @ age 65, 50% @ age 70
Child Benefit:	Available from birth to age 26
Child Guarantee Issue:	100% of employee's benefit, up to \$10,000
Child Max Benefit:	50% of employee's benefit, up to \$10,000

Monthly Premiums (per \$1,000)		Employee	Spouse
To calculate your monthly premium, use below formula or check the Caravus Connect portal:	Age Under 24	\$0.039	\$0.039
	25-29	\$0.032	\$0.032
Add Life Rate + AD&D Rate Multiply by Benefit Amount Divide by 1,000	30-34	\$0.036	\$0.036
	35-39	\$0.050	\$0.050
Example: \$0.050 + \$0.022 = 0.072 0.072 * \$150,000 = 10,800.00 10800.00 / \$10.80 per month	40-44	\$0.075	\$0.075
	45-49	\$0.118	\$0.118
	50-54	\$0.184	\$0.184
	55-59	\$0.289	\$0.289
	60-64	\$0.393	\$0.393
	65-69	\$0.616	\$0.616
	70-74	\$1.174	\$1.174
	75-79	\$1.174	\$1.174
	AD&D	\$0.022	\$0.022
	Child	Life: \$0.16; AD&D: \$0.040	

## Tip!

If electing over the guarantee issue amount, please be sure to submit your Evidence of Insurability to the carrier.



# VOLUNTARY Short Term DISABILITY

Short Term Disability (STD) is a type of insurance that provides partial income replacement if you are temporarily unable to work due to illness, injury, or medical condition. Think about it like insuring your paycheck.

Below table outlines how much of your paycheck you will receive, when you would begin receiving payments, and how long you can continue to receive payments.

Weekly Benefit:	60% of your pre-disability pay up to \$1,000 per week
Elimination Period Accident / Illness:	Benefits begin to pay after 14 Days
Benefit Duration:	Benefits could pay out for up to 11 Weeks
Pre-Existing Condition Exclusions:	3 Months Prior / 6 Months Insured <i>If you were treated for something in the 3 months before your coverage begins and you become disabled from that same condition within your first 6 months of coverage, the plan likely will not pay for that claim. After 6 months on the plan without treatment, the condition is no longer considered "pre-existing"</i>
Maternity Benefit:	Included; Benefit Duration between 6 – 8 weeks depending on the delivery

Monthly Premiums (per \$10 of Weekly Benefit)		
To calculate your monthly premiums...  Annual salary / 52 = Weekly Salary  Weekly Salary * .60 = Weekly Benefit <i>(this amount is capped at \$1,000)</i>  Weekly Benefit * Rate / 10 = Monthly Premium  <i>*STD benefit amount and premiums will be based on your salary at the beginning of each plan year (October). Salaries will only be updated once a year at open enrollment.</i>	Age Under 20	\$ .980
	20 - 24	\$ .980
	25-29	\$1.050
	30-34	\$0.890
	35-39	\$0.760
	40-44	\$0.710
	45-49	\$0.660
	50-54	\$0.780
	55-59	\$0.880
	60-64	\$1.000
	65-69	\$1.230
	70-74	\$1.230
	75-79	\$1.230

# Long Term DISABILITY



Long Term Disability (LTD) is a type of insurance that provides partial income replacement if you are unable to work due to serious illness or injury for an extended period. Think about it like insuring your paycheck.

Below table outlines how much of your paycheck you will receive, when you would begin receiving payments, and how long you can continue to receive payments.

*\*LTD benefit amount and premiums will be based on your salary at the beginning of each plan year (October). Salaries will only be updated once a year at open enrollment.*

Monthly Benefit:	50% up to \$10,000 per month (Managers and above) 50% up to \$7,500 per month (All other eligible employees)
Elimination Period:	Benefits begin to pay after 90 Days
Benefit Duration	Benefits could pay out up to your Social Security Normal Retirement Age
Pre-Existing Condition Exclusions:	3 Months Prior / 12 Months Insured <i>If you were treated for something in the 3 months before your coverage begins and you become disabled from that same condition within your first 12 months of coverage, the plan likely will not pay for that claim. After 12 months on the plan without treatment, the condition is no longer considered "pre-existing"</i>
Benefit Age Reduction:	Your benefit amount will reduce by 35% at age 65 and by 50% at age 70

This benefit is offered at no cost to you!



# Accident

**For more detailed information** on these benefits, please review the carrier's benefit summary

Pays a lump sum benefit after you suffer an accident. Includes more than 40 different circumstances, such as emergency treatment, ambulance, burns, dislocations, fractures, surgery and more. The benefit amount is paid directly to you and most claims are processed in about four business days.

Service	Amount
Emergency Room	\$200
Urgent Care	\$175
Ground Ambulance	\$200
Fractures & Dislocations	Range from \$100 up to \$6,000
Lacerations	Range from \$75 up to \$700
Burns	Range from \$150 up to \$15,000
X-Ray	\$50
Transportation, Lodging, Childcare services while in the hospital or treatment facility	Per day dollar amount paid to you
Medical Device	\$200
Wellness Exam (Yearly Physical)	\$50 <i>(remember, this is free under the medical plan if you are staying in-network!)</i>

	Your Cost Monthly	Your Cost Per Pay Period
Employee:	\$5.82	\$2.91
Employee + Spouse:	\$9.30	\$4.65
Employee + Child/ren:	\$11.08	\$5.54
Family:	\$17.25	\$8.63

# Critical ILLNESS

**For more detailed information** on these benefits, please review the carrier's benefit summary

Provides a lump-sum cash benefit if you're diagnosed with a serious illness, such as cancer, heart attack, or stroke. This financial support can help cover medical treatments, out-of-pocket costs, and everyday expenses while you focus on recovery.

You elect a benefit amount to be used towards covered illnesses	Benefit
Employee	\$10,000
Spouse	\$10,000
Child(ren)	\$3,000
Pre-Existing Condition Limitation	6 months prior / 6 months insured

Covered Illnesses (not a complete list)	% of Principal Sum Pay Out
Heart Attack	100%
End Stage Renal Failure	100%
Stroke	100%
Alzheimer's Disease	100%
Parkinson's Disease	100%
Cerebral Palsy	100% (for children only)
Type 1 Diabetes	100% (for children only)
Cancer (Invasive)	100%
Bone Marrow Transplant	50%



# Critical ILLNESS

For more detailed  
information on these  
benefits, please review  
the carrier's benefit  
summary

Monthly Premiums (per \$1,000)		Employee & Spouse
To calculate your monthly premiums...	20-24	\$0.22
	25-29	\$0.30
	30-34	\$0.38
	35-39	\$0.52
	40-44	\$0.75
<u>Rate x Election Amount</u> \$1000	45-49	\$0.48
	50-54	\$1.39
	55-59	\$1.84
	60-64	\$2.39
	65-69	\$4.17
Example:	70-74	\$2.26
	75-99	\$3.29
0.52*10000 = 5,200		
5200/1000 = 5.2		
Monthly Cost = \$5.20		

Child Critical Illness is automatic if the employee is enrolled, a separate premium is not required.

# Hospital

## INDEMNITY

**For more detailed information** on these benefits, please review the carrier's benefit summary

Provides financial support by offering a fixed cash benefit for each day spent in the hospital. This benefit helps cover out-of-pocket costs, such as deductibles and co-pays, during a hospital stay

Benefits are paid directly to you. Please note there is a 6/6 pre-existing condition limitation that applies if you do not enroll when you are initially offered this benefit. This pre-existing condition limitation does not apply to newborn children.

Service	Amount
Hospital Admission	\$1,000 per admission
ICU Admission	\$1,000 per admission
Daily Hospital Confinement	\$150 per day
Daily ICU Confinement	\$150 per day
Daily Newborn Nursery Care Confinement	\$75 per day, up to 2 days per policy year

	Your Cost Monthly	Your Cost Per Pay Period
Employee:	\$12.36	\$6.18
Employee + Spouse:	\$23.00	\$11.50
Employee + Child/ren:	\$24.03	\$12.02
Family:	\$36.29	\$18.15



# Identity THEFT

Helps protect you from the financial and emotional stress of identity theft by offering coverage for expenses related to restoring your identity. This includes services like credit monitoring, fraud resolution, and legal assistance to help you recover quickly.

	Benefit Premier Monthly Rate	Benefit Premier Plus Monthly Rate
Employee:	\$14.99	\$17.99
Employee + Family:	\$29.98	\$32.98

**"Keep my personal information  
and finances safer"**

**Identity and  
Financial Protection**



Protecting your identity and finances is essential to help prevent fraud, secure personal assets, and maintain peace of mind in an increasingly digital world. Proactive monitoring helps catch cyberthreats early and minimize damage.

**"Help protect my online life from  
scams and security threats"**

**Digital Protection**



Help block scams, malware, and cyberthreats that can steal personal information and compromise both you and your family's security. With robust cybersecurity tools, you can keep tabs on your family, keep your data secure, and your devices running smoothly.

**"Give me control of my  
personal data"**

**Privacy Online**



With tools that monitor accounts for suspicious activity, protect sensitive information, and browse online anonymously, you can help keep cybercriminals away. With the right protections, you can enjoy peace of mind knowing your information is secure and you're free to focus on what matters most.

**"Help me understand  
my finances"**

**Financial Wellness\***



Today, financial wellness goes hand in hand with smart digital habits. Our newest innovations will empower employees with valuable insights into their finances, guiding them on the path to greater, more insightful, financial well-being.

# Pet INSURANCE

Helps cover the cost of veterinary care, including emergencies, surgeries, and routine check-ups for your pets. With this plan, you can focus on your pet's health without worrying about expensive medical bills.

	Your Cost Monthly
Employee:	Visit Rainwalk for Quote

**We know your pet is family. That's why Family Forward now offers you discounted pet insurance to help you cover illness, unexpected emergencies, and more.**

## Pet insurance

### Benefits pet parents love with Rainwalk

- ✓ Consult with a free virtual vet anytime.
- ✓ Save \$100 on routine vaccinations.
- ✓ File a claim in minutes through the app.
- ✓ Get reimbursed within days, not months.
- ✓ Enjoy coverage that lasts as long as your pet needs it.
- ✓ Secure lifelong protection with lifetime coverage.
- ✓ Additional 10% off for multiple pets

See full benefit summary to learn more.  
Or visit [www.rainwalkpetinsurance.com](http://www.rainwalkpetinsurance.com).





# Flexible

## SPENDING ACCOUNT (FSA)

### How it Works

- Contributions made to your FSA pre-taxed. Since your taxable income will be less after the FSA contributions, you may save money by paying less in taxes
- The tax law prohibits the co-existence of an FSA with an HSA in one household
- Health FSA funds are subject to the “use it or lose it” rule, meaning unused funds are at risk
  - **FSA Rollover** allows you to carry over up to a certain amount of unused funds from your Flexible Spending Account (FSA) into the next year, giving you more flexibility to use your remaining balance. *(Rollover applies to Health FSA only, NOT Dependent Care FSA)*
- Health FSAs can be used towards your copayments, prescriptions, deductibles and other qualifying medical expenses, including dental and vision expenses
- Dependent Care FSA lets you set aside pre-tax money from your paycheck to help pay for childcare (children under age 13) or care for a dependent adult (spouse or an adult dependent who is physically or mentally unable to care for themselves and lives with you) while you work.
- Dependent Care FSA can be used for:
  - Daycare (must be licensed)
  - Preschool or nursery school (NOT kindergarten tuition)
  - Summer day camps (overnight camps don't qualify)
  - After school programs
  - Elder care or Adult Daycare Facilities

For more information about FSAs [click here!](#)



Or scan the qr code with your phone camera!

#### Contribution Limits

2025

#### Health FSA

This account is front loaded by your employer and all funds can be used day one

\$3,300

#### Dependent Care FSA

FSA funds must be front loaded. Receipt(s) for services must be submitted as they are incurred, and the funds must be in your account.

\$5,000

To submit a claim for reimbursement, please contact your Third-Party Administration (TPA) using one of the methods below:



Eligible FSA expenses.

#### Tip!

By visiting [fsastore.com](https://fsastore.com) you can discover and purchase all the products that are FSA eligible.

# What Makes FamilyForward Out Front

## VACATION:

At FamilyForward, we believe that you should have opportunities to enjoy time off of work. Full-time employees begin accruing vacation time immediately, and they can accrue up to 15 days a year. Regular part-time employees can accrue up to 60 hours per year.

The amount of vacation you accrue each year is based on your length of service. Vacation is accrued as you work according to the schedule for full-time employees (see right). Eligible part-time employees accrue 2.31 hours of vacation per pay period.

FamilyForward also provides salaried overtime-exempt employees earned personal time for hours worked in excess of eighty (80) hours per pay period. Earned personal time will be allowed to accrue up to a maximum of forty (40) hours.

Eligibility and use of vacation, personal, or other paid time off is subject to FamilyForward's policies and procedures within our Employee Handbook.

## HOLIDAYS:

FamilyForward provides employees with 10 paid holidays which includes 2 floating holidays. Floating holidays can be used for any religious, cultural, state, or federal holidays not observed by FamilyForward.

## WELLNESS WEEK:

In addition to the above described time off, FamilyForward offices will be closed for business from December 25<sup>th</sup> to December 31<sup>st</sup>. Full-time and eligible part-time staff will receive paid time off during this week based on the eligibility requirements set forth in the Employee Handbook. If an eligible employee must work during this week they will receive that time back as additional vacation time to use at a later date.

Years of Eligible Service	Maximum Accrual Per Year	Accrual per Pay Period
0-2	120 hours (15 days)	4.62
3-5	160 hours (20 days)	6.16
6-8	200 hours (25 days)	7.70
9 or more	240 hours (30 days)	9.24

Observed Holidays	
New Year's Day	Labor Day
Dr. Martin Luther King Jr. Day	Thanksgiving Day
Memorial Day	Day after Thanksgiving Day
Juneteenth	Floating Holiday
Independence Day	Floating Holiday



# What Makes FamilyForward Out Front

## **HEALTH & WELLNESS LEAVE (SICK TIME):**

In addition to Vacation, Wellness Week, and Holidays, FamilyForward offers their employees Health and Wellness leave, which will begin to accrue immediately. Regular full-time employees can accrue up to 15 days per year, and regular part-time employees can accrue up to 40 hours per year, subject to approval and eligibility standards.

## **EDUCATION ASSISTANCE:**

FamilyForward provides employees with \$5,000 to use towards education or tuition assistance annually, subject to approval and eligibility standards.

## **ASSEMBLY:**

Assembly helps us meet employees' needs in the workplace and guides us toward a culture that centers employee well-being. You can find leadership team announcements, updates, share your joy, photos of your pets, find and share resources, and more. With Assembly you can give recognition (in the form of points) to your peers as well as receive recognition. Earned points can be used to redeem rewards such as an extra day off, spa day, lunch for your team, a new book, and more!

## **RETIREMENT:**

FamilyForward offers a 403(b) Retirement Benefit with a 3% match, vested after 3 years.

# Notes

[illegible]



A landscape photograph showing rolling hills under a cloudy sky. In the foreground, there is a dirt road and some dry, brownish vegetation. The hills in the background are covered in green and brown shrubs, with a distinct line of trees or a fence visible on one of the ridges.

TAKE CARE OF YOURSELF &...

Be Well.