

## **CASA for Children, Inc.**

### **Summary of Benefits 2025-26**

#### **Medical, Dental & Vision Benefits, plan year 6/1-5/31**

CASA offers four medical plans (which include mental and behavioral health coverage) from Kaiser Permanente and one dental plan from Guardian Dental. **CASA pays 90% of employee premiums for those working 30+ hours per week for the base plans** (or the equivalent of those premiums for those that are waiving CASA's benefits due to other coverage). Part-time employees will be offered a stipend equivalent of 50% of the medical/dental/vision premium. Employees may cover spouses and dependent children under CASA's group policy at their own expense.

##### **Medical - Kaiser HMO Plan: 2000-80**

- Office visits - \$35 (regular), \$40 (specialist) Deductible - \$2,000/\$4,000 Out of Pocket max - \$5,500/\$11,000
- Prescriptions - \$15/\$30/\$50 for generic, preferred, non-preferred, specialty 20% coinsurance - \$250 max.
- Preventive care/screening – no charge. Urgent care – \$45/visit (deductible does not apply)
- \*Employees are responsible for a portion of the monthly premium with this plan.*

##### **Medical - Kaiser Low Deductible Plan: 500-80**

- Office visits - \$20 (regular), \$30 (specialist) Deductible - \$500/\$1,000 Out of Pocket max - \$2,000/\$4,000
- Prescriptions - \$15/\$30/\$50 for generic, preferred, non-preferred, specialty 20% coinsurance - \$250 max.
- Preventive care/screening – no charge. Urgent care – Deductible then 20%
- \*Employees are responsible for a portion of the monthly premium with this plan.*

##### **Medical - Kaiser Added Choice PPO: DR 2000-80**

- Office visits - \$20 (regular), \$30 (specialist) Deductible - \$500/\$1,000 Out of Pocket max - \$2,000/\$4,000
- Prescriptions - \$15/\$30/\$50 for generic, preferred, non-preferred, specialty 20% coinsurance - \$250 max.
- Preventive care/screening – no charge. Urgent care – Deductible then 20%
- With slightly higher co-pays and deductibles, you are able to use providers outside the Kaiser network.
- \*Employees are responsible for a portion of the monthly premium with this plan.*

##### **Medical - Kaiser High Deductible Plan: 3300 (must enroll in the Health Savings Account HSA)**

- Office visits Deductible - 20% co-insurance (regular, specialist) Deductible - \$3,300/\$6,600. Out of Pocket max - \$5,600/\$11,200.
- Prescriptions Deductible - \$15/\$30/\$30 for generic, preferred, non-preferred, specialty 20% coinsurance - \$250 max.
- Preventive care/screening – no charge. Urgent care – Deductible then 20%

##### **Dental through Guardian Dental, plan year 6/1-5/31**

- Office visits - \$0 Deductible - \$50 Annual plan max - \$1,000
- Preventative – 100% covered (cleaning, X-rays. Fluoride treatments)
- Basic – 80% covered Major – 50% covered \$1,000 annual benefit maximum
- \*Employees are responsible for a portion of the monthly premium with this plan.*

#### **Vision Plan with VSP, plan year 6/1-5/31**

- VSP is a supplementary vision care provider. All regular - Well Vision Exam - \$10 co-pay for every plan year. Prescription Glasses – \$15 co-pay every plan year
- Contacts - \$175 allowance for contacts every plan year
- Lenses – Single vision, lined bifocal/trifocal lenses (included),
- Frames– annually \$225 allowance, 20% savings on amount over your allowance,
- \*Employees are responsible for a portion of the monthly premium with this plan.*

#### **Flexible Spending Account (FSA), plan year 6/1-5/31**

The plan through Optum allows for pre-tax payroll deductions for medical/dental/vision and child/dependent care expenses. There is a **\$660** carryover allowance from one plan year to the next, in 2025.

### **Life Insurance, Short-Term Disability, Long-Term Disability, plan year 6/1-5/31**

Coverage provided through MetLife. All regular employees working at least 30 hours per week are eligible.

*CASA pays 100% of premium.*

- **Group Term Life** - \$25,000 term life insurance benefit
- **Short-Term Disability** – After 14 days of total or partial disability, the monthly benefit is equal to 60% of the first \$1,666.67 of employees' pre-disability earnings up to a maximum of \$1,000/wk. or 13 weeks of disability.
- **Long-Term Disability** - After 90 days of total or partial disability, the monthly benefit is equal to 60% of employees' monthly pre-disability earnings to a maximum of \$2,500. Benefits are payable for up to 60 months.

### **Retirement**

CASA's retirement plan is managed through ADP Total Source's partner VOYA with 21 different fund options available.

Eligibility: at six months of continuous employment for both part-time and full-time employees.

### **401(k) Tax Deferred Annuity Retirement Plan:**

Employees are automatically enrolled in CASA's 401(k) Retirement Plan at the minimum contribution rate with online access to make changes and manage their account. Employees are eligible for the plan the first of the month following six months of continuous employment. CASA will match employee contributions dollar for dollar up to 5% of annual salary. The employer match is made with each semi-monthly payroll. Employees are fully vested in the plan after 3 years of employment.

### **Paid Family Leave**

Oregon is implementing the Paid Leave Oregon (PLO) program in 2023. CASA has chosen to cover the required Employee deduction as well as the Employer deduction. The deductions begin in January of 2023 with funds available to be used in the Fall of 2023. For information follow the link:

<https://paidleave.oregon.gov/>.

### **Paid Time Off**

CASA awards all paid time off (PTO) at the beginning of the fiscal year according to employees' tenure. 40 hours can be carried over to the next fiscal year. Hours are based on full time employees. Part-time employees receive prorated hours.

- 0 – 2 yrs. = 20 days (160 hours)
- 2+ - 3 yrs. = 21 days (168 hours)
- 3+ - 4 yrs. = 22 days (176 hours)
- 4+ - 5 yrs. = 23 days (184 hours)
- 5+ yrs. = 25 days (200 hours)

### **Compassionate Bank**

Any PTO in excess of the 40 hour maximum is moved to a PTO Compassionate Bank to hold for employees experiencing unexpected or catastrophic incidents that would otherwise require unpaid time.

**Holidays/Other Days – Total of 19 Days**

CASA offers 15 paid holidays a year, including Birthday, 3 additional days around calendar year-end.

**Wellness Days – Total of 4 Days**

CASA offers 4 paid wellness days a year, these days are offered once a quarter. Part-time employees receive prorated hours.

**Mileage reimbursement for travel on behalf of CASA (outside of commute)**

Paid at the current IRS rate.

*This document is provided as a summary only. Specific details and guidelines for each plan are available through the summary plan documents and may periodically change.*