



CASA for Children, Inc. Summary of Benefits 2024-25

Medical & Dental 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 100% 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 Deductible - \$2,000/\$4,000 Out of Pocket max - \$5,500/\$11,000
 - Prescriptions - \$15/\$30/\$50 for generic, preferred, non-preferred brand drugs, specialty 20% coinsurance
 - Preventive care/screening – no charge Urgent care – \$45/visit (deductible does not apply)
- **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
 - 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** – 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: 3200 (Health Savings Account)**
 - Office visits 20% co-insurance (regular, specialist) Deductible - \$3,200/\$6,400. Out of Pocket max - \$5,200/\$11,200. Prescriptions - \$15/\$30/\$50 for generic, preferred, non-preferred, specialty 20% coinsurance.
- **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

Vision Plan, plan year 6/1-5/31

VSP is a supplementary vision care provider. CASA pays 100% of the monthly premium. All regular - Well Vision Exam - \$10 co-pay for every plan year. Prescription Glasses – \$15 co-pay every plan year Contacts - \$150 allowance for contacts and lens exam every plan year Lenses – Single vision, lined bifocal/trifocal lenses (included), Premium progressive/custom lenses (\$95- \$175) every plan year. Frames– annually \$200 allowance, 20% savings on amount over your allowance, (\$110 Costco allowance, \$220 featured brands allowance)

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 **\$640** carryover allowance from one plan year to the next, in 2024.

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 TotalSource’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 Family Leave 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 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 PTO BANK

Any PTO in excess of the 40 hour maximum is moved to a PTO 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, Birthday off, 3 additional days around calendar year-end

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

Paid at the 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.