



# ELPC Benefits Overview

Our most important resource is our people, so that’s where we invest. We provide excellent paid time off, medical and dental insurance, vision care, life insurance, and disability insurance. We contribute funds to every employee’s 403(b) retirement account and Health Savings Account. ELPC staff also have free access to the building gym, commuter benefits and other healthy lifestyle benefits. Below is an overview. For any questions or additional details, please contact ELPC Deputy Director Kevin Brubaker, [kbrubaker@elpc.org](mailto:kbrubaker@elpc.org)

**Health, Dental, & Vision:** After you are on staff for 30 days, ELPC offers employees and their families a comprehensive PPO Blue Cross medical plan, MetLife dental benefit plan, and an EyeMed vision benefit. ELPC covers 90%, staff covers 10% of each benefit. For the Blue Cross medical plan, here’s what the cost share looks like:

Monthly Premium	Employee only	Employee and Spouse	Employee and Children	Family
Employee Share	\$78.08	\$157.24	\$139.15	\$218.31

This plan is a high-deductible plan, meaning that you cover the first \$1,500 medical cost for an individual and \$3,000 for a family. ELPC contributes a portion towards that deductible through a Health Savings Account (HSA). The IRS allows each employee who participates in the plan to establish an HSA so that you can use pre-tax dollars to save for and pay for health, dental, vision, and other allowable expenses. Funds in an HSA account accumulate over time if not spent and are owned and may be taken by the employee even after leaving ELPC.

The ELPC contribution to your HSA account helps cover the deductible based on the number of people in your family for whom ELPC pays health insurance:

Persons covered by ELPC medical insurance	Employee only	Couple or Individual with Children	Family
Monthly ELPC Contribution	\$41.66	\$83.33	\$125

For example, this means that for an individual, ELPC covers the first \$500 in medical costs ( $\$41.66 \times 12$ ), you cover from \$500 to \$1,500 (with pre-tax dollars you can elect to place in your HSA), then Blue Cross covers all medical expenses above \$1,500.

Your out-of-pocket expenses (including drugs) in a year are capped at \$3,000 (less the \$500 ELPC covers through the HSA). Please see our Benefits Guide for more details.





Additionally, we provide short- and long-term disability insurance as well as a \$25,000 life insurance policy. If you would like more details on these, just ask.

**Vacation & Personal Time:** ELPC offers 3 weeks' vacation starting your first year, growing to 4 weeks after 3 years. Every employee also receives 2 personal days to use at your discretion.

*Employees are encouraged to use vacation time in the calendar year in which it is earned. Up to 5 days of vacation may be carried over to the following year, but must be used by April 15th of that following year.*

**8 Paid Holidays:** New Year's Day, Martin Luther King, Jr. Day, Memorial Day, 4<sup>th</sup> of July, Labor Day, Thanksgiving Day, Day after Thanksgiving, and Christmas Day. It is not uncommon for us to add some extra paid holidays, for example when Christmas falls on a Thursday, we may give Friday off.

**Sick & Family Leave:** Each ELPC staff member receives 9 sick days per year. For ELPC staff who have been on staff at least a year, we offer 12 weeks parental leave (6 weeks paid; 6 weeks unpaid).

**Wellness & Commuter Benefits:** We believe it's important for staff to have an active and healthy lifestyle. Each ELPC employee working in the Chicago office has free access to the LifeStart fitness center on the 7<sup>th</sup> floor. For every ELPC employee, regardless of location, we offer a wellness benefit of \$40/month for health, wellness, and related activities such as health club membership, smoking cessation classes, wellness seminars, etc.

Additionally, ELPC encourages the use of public transportation when commuting to the office. We will pay .75 cents per ride.

**Retirement Savings:** ELPC offers a 403(b) retirement plan to full time employees through Fidelity or Vanguard Investments. ELPC matches 4% of the individual's salary immediately upon starting with ELPC. Employees are fully vested on Day 1. Additionally, employees can make pre-tax contributions to their retirement account. For long term employees, there is an additional matching program above the 4%. If you would like to know more about that, please contact Kevin.

*NOTE: This document is intended as an informal summary of benefits offered by ELPC. We typically renegotiate our medical and dental plan with providers annually so the level and type of benefits change over time. The actual benefit plan document provided by the insurer governs. Similarly, the "fine print" concerning all other benefits is contained in the current version of ELPC's Employee Handbook.*

