

# 2024 Benefits at a Glance

## Core Benefits

Bellwether Housing provides the following core benefits at no cost to you if you work 20 or more hours per week:

### Life/AD&D Insurance

- One times your annual base salary
- Up to \$150,000 benefit maximum

### Long-Term Disability Insurance

- 60% of your monthly pre-disability earnings
- \$10,000 monthly maximum
- Tax free benefit at time of claim

### Employee Assistance Program (EAP)

- Up to 3 face to face sessions, per issue, per year. Counselors can help with work/life balance, family and relationship issues

## Choice Benefits

Bellwether covers a generous portion of the premiums for an employee's and their eligible dependents. Eligible dependents for medical, dental and vision coverage are your spouse or domestic partner and dependent children up to age 26.

### Medical Coverage- Kaiser Permanente- Triple Choice Option

- Access PPO Buy- Up Plan \$750 deductible (in and out of network benefits)
- HDHP/HSA PPO Plan \$1,600 deductible (in and out of network benefits)
- Core HMO \$500 deductible (in-network only)

### Dental Coverage- Delta Dental

- Plan pays \$2,000 yearly per person
- Preventive - 100%, Basic - 80%, Major - 50%
- Orthodontia \$1,500 lifetime maximum

### Vision Coverage- Vision Service Plan

- Exams, glasses (\$150 allowance) or contacts (\$150 allowance) paid each year
- In and out of network benefits payable



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# Additional Choice Benefits

## Health Reimbursement Account (HRA)- HealthEquity

- Provided to those enrolled on the Core HMO plan
- Bellwether contributes \$500 for an individual or \$1,000 if enrolled with one or more dependents
- First dollar HRA for eligible medical expenses that run through the medical plan (copays, coinsurance, deductible expenses)

## Health Savings Account (HSA)- HealthEquity

- Provided to those enrolled in the HDHP plan
- Bellwether contributes \$100 monthly for an individual or \$200 monthly if enrolled with any dependents.
- IRS total yearly maximum contributions allowed at \$4,150 individual/\$8,300 family; \$1,000 additional deposit is allowed if you are age 55 or older
- Money rolls over each year (the funds are not “use it or lose it”)

# Optional Benefits

Voluntary coverage to meet your needs where most benefits are 100% employee paid

## Voluntary Life/AD&D Insurance

- Coverage available for you, your spouse and dependent child(ren)

## Health Care Flexible Spending Account (FSA)

- \$3,200 annual maximum election
- \$640 annual rollover amount

## Dependent Care Flexible Spending Account

- \$5,000 annual maximum

## 403(b) Retirement Plan

- You may contribute pre-tax or post-tax (Roth) up to the maximum amount allowed by law.
- In the next eligible pay period following your anniversary date after one year of employment, Bellwether Housing will match employee contributions equal to 100% match on the first 3% of your salary deferral and a 50% match on the next 2% of your salary deferral up to 4% of your pay.
- Participants may customize their portfolio or select an appropriate “Model Portfolio” which meets their investment objectives and risk tolerance. The default fund holds a diversified mix of stocks and bonds. This mix shifts from riskier investments to more conservative investments as your target retirement date draws closer.
- Amounts contributed to the Plan by both you and Bellwether Housing are subject to a 2-year vesting schedule.

# COST OF YOUR BENEFITS

January 1, 2024 - December 31, 2024

Listed below is the per pay period cost to enroll in our benefit plans. These rates are valid from January 1, 2024 through December 31, 2024.

<b>Medical/Rx</b>	<b>Core HMO Plan</b>	<b>Buy-Up Access PPO Plan</b>	<b>HDHP/HSA Access PPO</b>
	<b>You Pay</b>	<b>You Pay</b>	<b>You Pay</b>
<b>Employee</b>	\$16.29	\$37.50	\$0.00
<b>Employee + Spouse/DP*</b>	\$144.06	\$225.00	\$74.14
<b>Employee + Child(ren)</b>	\$68.41	\$87.50	\$44.84
<b>Employee + Family</b>	\$199.44	\$287.50	\$121.78

	<b>Dental</b>
	<b>You Pay</b>
<b>Employee</b>	\$2.59
<b>Employee + Spouse/DP*</b>	\$30.70
<b>Employee + Child(ren)</b>	\$10.62
<b>Employee + Family</b>	\$38.70

	<b>Vision</b>
	<b>You Pay</b>
<b>Employee</b>	\$0.37
<b>Employee + Spouse/DP*</b>	\$2.58
<b>Employee + Child(ren)</b>	\$0.83
<b>Employee + Family</b>	\$4.52

\*DP = Domestic Partner