

# Benefits Summary as of May 2023

Benefit	Carrier Information	Effective Date	Benefit Summary	Contributed by VPI	Contributed by Employee																								
<b>Health Insurance</b>	Tufts Health Plan 1. Advantage HMO 2. Select Advantage HMO <a href="http://www.tuftshealthplan.com">www.tuftshealthplan.com</a>	After 30 days of employment	<b>Co-Pay</b> - \$30 <b>Prescriptions</b> – Retail: \$5/\$20/\$75/\$100 Mail: \$10/\$40/\$150/\$300 <b>Employee Deductible</b> - \$1000 Individual coverage \$2000 Dual/Family coverage  The only difference between the two plans is where you go to receive the health care services you need. (Note HRA – Health Equity covers additional deductible paid by VPI. See benefit packet for details.)	<b>Bi-Weekly Cost: Advantage HMO</b> <table border="1"> <tr> <td>Individual</td> <td>\$302.82</td> <td>Select Adv. HMO</td> <td>\$302.82</td> </tr> <tr> <td>Dual</td> <td>\$600.34</td> <td></td> <td>\$600.34</td> </tr> <tr> <td>Family</td> <td>\$757.86</td> <td></td> <td>\$757.86</td> </tr> </table>	Individual	\$302.82	Select Adv. HMO	\$302.82	Dual	\$600.34		\$600.34	Family	\$757.86		\$757.86	<b>Bi-Weekly Cost: Advantage HMO</b> <table border="1"> <tr> <td>Individual</td> <td>\$156.76</td> <td>Select Adv. HMO</td> <td>\$100.94</td> </tr> <tr> <td>Dual</td> <td>\$287.10</td> <td></td> <td>\$179.32</td> </tr> <tr> <td>Family</td> <td>\$334.08</td> <td></td> <td>\$201.46</td> </tr> </table> Part-time regular employees working 20 - 29 hours per week or more are eligible to enroll with an agency contribution pro-rated to regular hours worked.	Individual	\$156.76	Select Adv. HMO	\$100.94	Dual	\$287.10		\$179.32	Family	\$334.08		\$201.46
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<b>Dental Insurance</b>	Delta Dental PPO Plus Premier <a href="http://www.deltamass.com">www.deltamass.com</a>	After 30 days of employment	<b>I. Preventive</b> -Covered 100% <b>II. Basic Restorative</b> –Covered 80% <b>III. Major Restorative</b> -Covered 50% <b>Calendar Year Maximum:</b> \$1500 / person <b>Calendar Year Deductible:</b> \$50 / person & \$150 / family for Type II & III services	<b>Bi-Weekly Cost:</b> <table border="1"> <tr> <td>Individual</td> <td>\$4.96</td> </tr> <tr> <td>Family</td> <td>\$12.83</td> </tr> </table>	Individual	\$4.96	Family	\$12.83	<b>Bi-Weekly Cost:</b> <table border="1"> <tr> <td>Individual</td> <td>\$14.89</td> </tr> <tr> <td>Family</td> <td>\$38.48</td> </tr> </table> Part-time regular employees working 20 hours per week or more are eligible to enroll with an agency contribution pro-rated to regular hours worked.	Individual	\$14.89	Family	\$38.48																
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<b>Vision Insurance</b>	EyeMed Vision Care <a href="https://eyemed.com/en-us/contact-us/members-providers">https://eyemed.com/en-us/contact-us/members-providers</a>	After 30 days of employment	<b>Co-Pays</b> - \$10 <b>Frequency</b> Exam, Lenses, Contacts – 12 months Frames – 24 months <b>Details</b> Lenses (single, bifocal, trifocal, lenticular) - Covered at 100% Contact Lenses (elective) - \$130 allowance, 15% off balance Frames - \$130, allowance, 20% off balance	<b>Bi-Weekly Cost:</b> <table border="1"> <tr> <td>Individual</td> <td>\$0.58</td> </tr> <tr> <td>Dual</td> <td>\$1.11</td> </tr> <tr> <td>Family</td> <td>\$1.65</td> </tr> </table>	Individual	\$0.58	Dual	\$1.11	Family	\$1.65	<b>Bi-Weekly Cost:</b> <table border="1"> <tr> <td>Individual</td> <td>\$2.36</td> </tr> <tr> <td>Dual</td> <td>\$4.48</td> </tr> <tr> <td>Family</td> <td>\$6.57</td> </tr> </table> Part-time regular employees working 20 hours per week or more are eligible to enroll with an agency contribution pro-rated to regular hours worked.	Individual	\$2.36	Dual	\$4.48	Family	\$6.57												
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<b>Long-Term Disability</b>	Mutual of Omaha <a href="http://www.MutualofOmaha.com">www.MutualofOmaha.com</a>	Automatically enrolled after 90 days of employment	This plan is effective to employees after the Short Term Disability benefit has maxed out. The weekly benefit is 60% of earnings to a maximum benefit of \$8,000 per month. The maximum period of payments under this plan is according to age.	100% Employer Paid	At least 20 hours of work per week.																								
<b>Life &amp; AD&amp;D</b>	Mutual of Omaha <a href="http://www.MutualofOmaha.com">www.MutualofOmaha.com</a>	Automatically enrolled after 90 days of employment	The Life insurance is the equal amount to your annual salary rounded to the nearest \$1000 but not exceeding \$50,000. AD&D insurance is also equal to the life insurance. The benefit is paid out when you sustain bodily injuries as a direct result from an accident. The benefit does not cover workers compensation injuries.	100% Employer Paid	At least 20 hours of work per week.																								
<b>Voluntary Insurance</b>	Mutual of Omaha <a href="http://www.MutualofOmaha.com">www.MutualofOmaha.com</a>	90 Days	Employees can participate in supplemental insurance policies: <b>Life &amp; AD&amp;D, STD, and Critical Illness.</b>		At least 20 hours of work per week. The plan is 100% employee paid, through payroll deduction on a pretax basis. Varies to amount of coverage elected.																								
<b>Aflac</b>	Aflac <a href="http://www.aflac.com">www.aflac.com</a>	Date of hire	Employees can participate in supplemental insurance policies: <b>Accident, Hospital, Cancer, Life, and Personal Disability.</b>		The plan is 100% employee paid, through payroll deduction on a pretax basis. Varies to type of coverage selected.																								
<b>Direct Deposit</b>		Anytime	Employees may choose to have payroll checks deposited directly into their bank accounts.																										
<b>Vacation Time</b>	Victory Programs	Date of hire Can be used only after 90 days of employment	Vacation time is accrued at a rate determined by number of hours worked and years of service.	Up to 19 days (152 hours) per year★ Up to 21 days (168 hours) per year★ Up to 23 days (184 hours) per year★ Up to 25 days (200 hours) per year★	1-3 years of service★ 3 years★ 5 years★ 7+ years★  Part-time regular employees working 20 hours per week or more accrue <b>pro-rated to regular hours worked.</b>																								

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<b>Personal Days</b>	Victory Programs	Date of hire	<p>Newly hired employees will receive personal days as indicated below:</p> <table border="1"> <tr> <td>January 1<sup>st</sup> – March 31<sup>st</sup></td> <td>You will receive 4 days</td> </tr> <tr> <td>April 1<sup>st</sup> – June 30<sup>th</sup></td> <td>You will receive 3 days</td> </tr> <tr> <td>July 1<sup>st</sup> – September 30<sup>th</sup></td> <td>You will receive 2 days</td> </tr> <tr> <td>October 1<sup>st</sup> – December 31<sup>st</sup></td> <td>You will receive 1 day</td> </tr> </table> <p>Personal days will be awarded prorated based on employee's regularly scheduled hours. They must be used during the calendar year and cannot be rolled over.</p>	January 1 <sup>st</sup> – March 31 <sup>st</sup>	You will receive 4 days	April 1 <sup>st</sup> – June 30 <sup>th</sup>	You will receive 3 days	July 1 <sup>st</sup> – September 30 <sup>th</sup>	You will receive 2 days	October 1 <sup>st</sup> – December 31 <sup>st</sup>	You will receive 1 day		
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<b>Sick Time</b>	Victory Programs	Date of hire Can be used only after 90 days of employment	Sick time accrues at the rate of one hour for every thirty hours worked, up to a maximum of 160 hours in a calendar-year period. At the end of the calendar year you can roll over 160 hours.	See Employee Handbook for details									
<b>Retirement Savings Plan</b>	VOYA	•Open enrollments: January 1 <sup>st</sup> , April 1 <sup>st</sup> , July 1 <sup>st</sup> , and October 1 <sup>st</sup> after 1000 hrs of work •You can rollover another product to VOYA at any time.	401(K) tax Deferred Annuity Plan (TDA)	*Based on agency budget	The plan is 100% employee paid, through payroll deduction on a pretax basis.								
<b>Flexible Spending Account</b>	Cafeteria Plan Advisors, Inc. <a href="http://www.cpa125.com">www.cpa125.com</a>	Date of hire	<p>A program that allows you to set aside (on a pretax basis) a portion of your salary to be used for reimbursement of certain medical expenses not covered under your health insurance plan.</p> <p style="text-align: center;"><b>Type</b> Health Care FSA Dependent Care FSA</p> <p><b>Note:</b> It is set on a calendar year basis (January 1st through December 31st).</p>		The plan is 100% employee paid, through payroll deduction on a pretax basis.								
<b>Tuition Remission</b>	Massachusetts Council of Human Services Providers <a href="http://www.providers.org">www.providers.org</a>	After 6 months of employment	Tuition remission covers tuition for undergraduate classes only at a state supported Massachusetts community college, state colleges, or university. The tuition remission program does not cover the cost of program fees, application fees, laboratory fees, books and supplies, or any other costs.		Employed for 6 months and work at least 30 hours per week. \$10 per course plus program fees, application fees, laboratory fees, books and supplies, or any other costs.								
<b>Springfield College Grant Program</b>	Springfield College <a href="http://springfield.edu/partnership">springfield.edu/partnership</a>	Anytime	Springfield College provides Partner Grants to full and part-time (20+ hours) Victory Programs employees, who are enrolled in a degree or certificate of advanced graduate study program at the College. The Partner Grants are established and determined by Springfield College (currently \$5,000 or \$10,000 depending on the campus). To be eligible for the Grant, an employee must matriculate into a degree or advanced graduate certificate program with a minimum of 15 credits, which can be from a variety of sources (college courses; certifications, etc.). Once enrolled, the College will assist employees in determining eligible credits.										
<b>Credit Union</b>	Metro Credit Union <a href="http://www.metrocu.org">www.metrocu.org</a>	Anytime	Metro Credit Union offers a variety of financial services.										
<b>Movie Tickets</b>	AMC Theatres <a href="http://www.amctheatres.com">www.amctheatres.com</a>  Showcase Cinemas/National Amusements <a href="http://www.nationalamusements.com">www.nationalamusements.com</a>	Anytime	Discounted, <i>non-restricted movie tickets</i> that allow you to attend a movie with no waiting period. Snack vouchers are good for one small drink or popcorn or it can also be used as credit towards a larger size of drink or popcorn.		<p>AMC Theatres:</p> <ul style="list-style-type: none"> <li>- \$8.50 non-restricted (MA Only)</li> <li>- \$4.50 popcorn ticket</li> <li>- \$4.00 drink ticket</li> </ul> <p>Showcase Cinemas/National Amusements:</p> <ul style="list-style-type: none"> <li>- \$ 9.50 non-restricted</li> </ul>								
<b>Employee Assistance Program</b>	All One Health Resources <a href="http://www.allonehealth.com">www.allonehealth.com</a>	Anytime	EAP provides 4 counseling sessions to assess a problem, assist in developing a plan to address the problem, offer short-term counseling and arrange referral and follow-up treatment if needed.	This benefit is 100% Employer paid. A free, voluntary and confidential counseling service, Which offers you help with personal, professional and family concerns.									
<b>Bike Shares</b>	Blue Bikes	Anytime	VPI offers to pay the corporate annual fee for Metro Boston's public bike share program, which gives our employees access to more than 1,800 bikes at over 200 stations throughout Boston, Brookline, Cambridge, and Somerville.	VPI covers the cost to check out a bike for 45 minutes at a time, as many times as you want. If you keep a bike out longer than 45 minutes a time, extra usage fees apply and will be the employee's responsibility.									

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Perq	MBTA Perq Pass		VPI offers our employees your monthly T Passes through the agency on a pretax payroll deduction. Pass types include: <b>Monthly Link Pass: Local bus/train/various commuter rails</b> <b>Monthly Local bus only</b> Please contact the Office Assistant to sign up for the program.	VPI will provide a 20% subsidy on all passes and a 50% subsidy for those who use the passes for VPI work purposes through the week.	

*\*Victory Programs reserves the right to change any of the above. This is only intended to serve as a summary. Refer to the specific plan document for detailed information or for verification in the event of conflicting information and/or errors in transposition. For further clarification regarding any of the benefit please contact the Human Resources Department at 617-541-0222. Revised May 2023*