



## **BENEFITS AT A GLANCE - WASHINGTON, DC EMPLOYEES**

### **PAID LEAVE**

<b>Vacation</b>	Up to 2 years of service – 15 working days per year 2+ years of service – 20 working days per year
<b>Sick</b>	Accrued at 7 hours per month equal to 12 days per year
<b>Holidays</b>	10 Major US Holidays

### **HEALTH, DENTAL AND VISION INSURANCE**

<b>Health</b>	Employees may choose between the High Deductible plan (with HSA eligibility), the Standard plan, or the Preferred Provider Organization (PPO) plan, provided through CareFirst Administrators. Website: <a href="http://www.cfablue.com/">http://www.cfablue.com/</a>
<b>Dental/Vision</b>	Employees may choose dental and/or vision insurance provided through Guardian. Website: <a href="http://www.guardiananytime.com">www.guardiananytime.com</a> .

### **LIFE, ACCIDENTAL DEATH & DISMEMBERMENT, LONG-TERM DISABILITY AND SHORT-TERM DISABILITY INSURANCE**

<b>Life /Accidental Death &amp; Dismemberment</b>	Life insurance equals 2x annual salary; AD&D provides another 2x salary. Premiums paid by American Councils. Benefits greater than \$50,000 are taxable. Employees may elect supplemental coverage for themselves, spouse, and children for an additional premium. Website: <a href="http://www.LincolnFinancial.com">www.LincolnFinancial.com</a>
<b>Long-Term Disability</b>	After a 90 day waiting period, 60% income replacement up to a maximum of \$10,000 per month provided through Guardian. Premiums paid by American Councils. Website: <a href="http://www.LincolnFinancial.com">www.LincolnFinancial.com</a>
<b>Short-Term Disability</b>	Purchased by employee, benefits become available after a two week waiting period, up to 11 weeks. Benefits are 60% of basic weekly earnings to a maximum of \$1,500. <a href="http://www.LincolnFinancial.com">www.LincolnFinancial.com</a>

### **RETIREMENT (403 B PLAN)**

Employees may choose to save part of their income into a retirement account right away. Employees may enroll immediately to save either a percentage of their pay or a set dollar amount, up to the annual federal limits. American Councils does provide a Roth option.

After 2 years of full-time employment, American Councils contributes the equivalent of 7% of base pay to employees' retirement accounts with OneAmerica.

Website: <http://www.oneamerica.com>

### **FLEXIBLE SPENDING ACCOUNTS/HEALTH SAVINGS ACCOUNT**

Employees may set aside pre-tax amounts from salary to cover qualified out-of-pocket expenses for health care and dependent care expenses.

Flexible Spending Account Website: <https://www.benefitresource.com/>

Health Savings Account Website: <http://www.healthsavings.com/>

### **TRANSPORTATION PRE-TAX DEDUCTION**

Metro Transit (rail/bus) and Metro Parking – amounts of up to \$255/month;

Website for Metro: <https://www.wmata.com>;

Monument Parking Garage at 1828 L St. – \$207.63/month – inquire with HR.

### **LEGAL PROTECTION**

Employees may choose to purchase legal protection through United Legal Benefits at a cost of \$19.50 per month. Inquire with HR.

### **PROFESSIONAL DEVELOPMENT SUBSIDY**

Full time employees are eligible for maximum of \$2,500 per fiscal year (July 1 – June 30). If awarded professional development, employee must remain employed for 1 year, or expected to repay funds. Contact HR for application deadlines and more information at [HR@americancouncils.org](mailto:HR@americancouncils.org)

### **ON-SITE FITNESS CENTER AT 1828 L STREET FACILITY**

Employees can utilize the building fitness center at no cost. The fitness center has women/men's locker rooms with towel service, weight-lifting equipment, treadmills, and other exercise equipment.