



Comunilife

Summary of Employee Benefits

For September 1, 2025- August 30, 2026

Health Insurance: Three plans are offered by the Aetna provider networks. The plans do not require selection of a primary care physician or referrals for visits to specialists. Co-pays are \$25 for office visits and \$40 for specialist visits. The Low and Mid plans are "EPO" which does not allow out-of-network coverage. The High PPO permits out-of-network coverage after deductibles are met. The plans have In-Network deductibles and copays (see plan summaries for details).

Eligibility: First of month after 60 days of hire for employees who work 21+ hours/week. Rates are below.

	Low Employee Pays biweekly	Mid Employee Pays biweekly	High Employee Pays biweekly
Employee Only	\$72	\$87	\$246
Employee/Child(ren)	\$142	\$158	\$439
Employee/Spouse	\$214	\$231	\$560
Family	\$278	\$335	\$823

Acupuncture benefits at PCP copay rates, maximum 10 visits per plan year.

Dental Insurance: Two plans are offered by Aetna: a DMO and a PPO. Employees contribute \$5 per paycheck for either plan. **Eligibility:** First of month after 90 days of hire and must work 21+ hour per week. Rates are below.

DMO and PPO	Total Monthly Premium	Monthly Comunilife Pays	Biweekly Employee Pays
Employee Only	\$33.13	\$21.21	\$5.50
Employee/Child(ren)	\$64.80	\$52.88	\$5.50
Employee/Spouse	\$65.48	\$53.56	\$5.50
Family	\$97.15	\$85.23	\$5.50

Voluntary Vision Insurance: Plan offered by United Healthcare Employee-paid vision insurance with up to family coverage, with premiums deducted from pay pre-tax. **Eligibility:** First of month after 90 days of hire and work 21+ hours per week. Rates are below.

	Biweekly Employee Pays
Employee Only	\$5.13
Employee/Child(ren)	\$10.51
Employee/Spouse	\$10.00
Family	\$14.61

Life and Accidental Death & Dismemberment Insurance:

100% Employer-paid life and AD&D insurance with benefit of two times salary up to \$250,000 is offered to all eligible employees. **Eligibility:** First of month after 90 days of hire.

Voluntary Life and AD&D Insurance: Employees have the opportunity to purchase additional life and AD&D insurance for themselves, dependent children and spouse. Rates vary depending upon amount purchased and age. Guaranteed amounts w/o Evidence of Insurability: Employee - up to \$110,000; Spouse - up to \$25,000; Dependent Children – up to \$10,000. Maximum coverage extends up to 5 times salary or \$500,000 whichever is lesser. **Eligibility:** First of month after 90 days of hire.

Short Term Disability: Consistent with NYS law: After the 7th consecutive day of being out on disability FT and PT employees can be eligible to receive payments up to 26 weeks. **Eligibility:** Four consecutive weeks of employment.

Workers Compensation: As required by law for work-related injury or illness incurred by FT or PT employees. **Eligibility:** Immediate.

Long Term Disability Insurance: 100% Employer-paid long-term disability insurance is offered to all employees. Benefits are available after 90 days of disability and can replace up to 60% of income up to \$7000 monthly. **Eligibility:** One year of employment.

Flexible Spending Accounts:

Transit/Parking: Up to \$325 per month pre-tax set-aside by employee to pay for transportation to and from work or \$325 for parking at work. **Eligibility:** Date of Hire.

Medical FSA: Employees may deduct from pay pre-tax, up to \$3,300 per year to pay for non-reimbursed medical expenses, such as prescriptions, co-pays, etc. **Eligibility:** First of month after hire.

Dependent Care FSA: Employees may deduct up to \$5,000 per year to care for dependent children up to age 13 or parents. **Eligibility:** First of month after hire.

Retirement Plans:

Investing your own money 401(k): Permits employees to contribute towards their retirement up to the annual maximum and catch-up limits established by the IRS. In 2025, limits are as follows: Up to 100% of income or \$23,500 per year plus catch-up if you are age 50 or above up to 7,500 per year. Eligible employees will be automatically enrolled with a 3% contribution, which will be deducted each pay period. You have 30 days after your date of hire to opt out or make changes. You will need to contact the HR Department. **Eligibility:** Date of Hire.

Contributed by Comunilife 401(a): Comunilife contributes to your retirement plan based upon the availability of funding. **Eligibility:** *Approximately two years of employment, working at least 1000 hours per year and 21 years of age.* Please contact HR Department for more information.

Paid Time Off:

Holidays: Twelve days per year.

New Year's Day	IDP/ Columbus Day
M.L. King's Birthday	Election Day*
President's Day	Veteran's Day
Memorial Day	Thanksgiving Day
Junteenth Day*	Christmas Day
Independence Day	Floating Holiday
Labor Day	

****Employees may choose to observe either Junteenth or Election Day***

Employees working in congregate programs may not assume they will be off on each of these holidays. Must request day and wait for approval.

Sick Leave: Full-time employees earn up to 12 days per year for illness only.

Vacation Leave:

1. Non-exempt: Full-time = 10 days per year
2. Non-exempt: Part-time = Prorated
3. Exempt: Professionals & Others = 15 days/year
4. Exempt: Social Workers, Clinical Supervisors, Prog Directors, Directors, MDs and above = 20 days/year

Paid leave, other than for holidays and sick leave, is not permitted until after the Introductory Period (90 days). No advances are permitted.

Please ask the Human Resources Department for more complete descriptions of all benefits. The Plan Documents or Summary Plan Descriptions provided by Human Resources supersede this summary.

Tuition Assistance Program:

Comunilife offers tuition assistance to encourage and assist employees in increasing their knowledge, skills and abilities in order to perform their current jobs, or strength their employees contribution to oversee the mission of Comunilife. The tuition assistance is subject to funding availability. **Eligibility:** *One year of employment.*

Travel Assistance: You may contact this service if you need travel assistance anywhere in the world. Emergency travel assistance may include help replacing lost prescriptions; referrals to Western-trained, English-speaking medical providers; hospital admission assistance; emergency medical evacuation; care and transport of unattended children; and legal and interpreter services. **Eligibility:** *Date of Hire.*

Work-Life Balance Employee Assistance

Program (EAP):

The EAP provides assistance with issues including child care/elder care referrals; personal relationships; health information; legal consultations with licensed attorneys; financial planning assistance; stress management and

career development. Speak on the phone with a Masters level consultant; three face-to-face visits per issue for short-term problem resolution; and educational materials. In addition, online assistance is available.

<https://www.unum.com/employees/services/life-balance> and (800) 854-1446 **Eligibility:** *Date of Hire.*

Paid Family Leave

New York State Paid Family Leave provides eligible employees with up to 12 weeks of job protected, paid time off to bond with a new child, care for a family member with a serious health condition, or to assist loved ones when a family member is deployed abroad on active military service.

Employees taking Paid Family Leave receive 67% of their average weekly wage, up to a cap of 67% of the current New York State Average Weekly Wage (NYSAWW). For 2025, the NYSAWW is \$1,757.19, which means the maximum weekly benefit is \$1,177.32.

For FAQ's click on the link below with details on eligibility and how to request when eligible:

<https://www.wcb.ny.gov/content/main/forms/PFLDocs/pfl-at-a-glance.pdf>

OPTIONAL BENEFITS

Rocket Lawyer Legal Benefits- offers all employees legal support services at low or no cost to the employee. Employees can learn more about the services by visiting

<http://go.rocketlawyer.com/comunilife>

PERKS

Plum Benefits-offers employees discounts for events tickets, movies, vacations, etc.

To create an account visit:
www.plumbenefits.com
Company Code: PLUM40194