



## 2024 BENEFITS SUMMARY FOR HUNGER FREE VERMONT EMPLOYEES

*Hunger Free Vermont offers a comprehensive benefit program for all our full and part-time employees. Contact Human Resources for more detailed information.*

HEALTH INSURANCE and OPT-OUT	Health insurance through BCBSVT is available to employees who are scheduled to work 20 hours per week. For 2024, Hunger Free Vermont is offering a High Deductible Health Plan for which Hunger Free Vermont pays a portion of the monthly premium for individual, 2-person, parent/child, and family coverage. Hunger Free Vermont also funds a portion of Employee HSAs and HRAs to help offset the high deductible of this plan. For any employees who opt out of Hunger Free Vermont's health insurance coverage and can attest to having coverage elsewhere, HFVT will offer an opt-out payout of up to \$1,500 to be issued in equal portions via the employees' paycheck, prorated from the time of opt out.
DENTAL and VISION INSURANCE	Hunger Free Vermont offers dental insurance through <b>Northeast Delta Dental</b> and covers 50% of the monthly premium. Hunger Free Vermont also offers vision insurance through <b>VSP</b> and covers 100% of the monthly premium.
PARENTAL and FAMILY LEAVE	Hunger Free Vermont supports employees in taking leave to care for a new birth or adopted child, or to care for family members.
SHORT-TERM & LONG-TERM DISABILITY and AD&D INSURANCE	Hunger Free Vermont provides a short-term disability (STD) and long-term disability (LTD) insurance program through <b>Unum</b> for all employees who work at least 20 hours per week. Hunger Free Vermont pays 100% of the premium for disability as well as for both life and accident insurance through Unum.
RETIREMENT PLAN	Hunger Free Vermont participates in a SIMPLE IRA plan through <b>Mutual Fund of America</b> to allow employees to save money for retirement through payroll deductions on a pre-tax basis. Once employees enroll in this voluntary benefit, HFVT will match up to 3% of the employee's annual salary towards funds directed to their SIMPLE IRA.
PAID TIME OFF	Hunger Free Vermont offers 20 days of vacation, 7 sick days, 2 wellbeing days, and 10 paid holiday days each calendar year. In 2024, Hunger Free Vermont will observe two office closure weeks, 7/1-7/5 and 12/25-12/31.
EMPLOYEE ASSISTANCE PROGRAM	An Employee Assistance Program (EAP) is available to provide confidential professional counseling, referrals, and follow-up to employees and their family members for a variety of personal and/or work-related problems. <b>Unum's</b> program, <i>Lifeworks</i> provides information and assistance on a wide range of topics/issues including legal consultation, parenting, senior care, child care, substance use, mental health, and workplace issues. Hunger Free Vermont provides this benefit at no cost to employees.
PROFESSIONAL DEVELOPMENT	Hunger Free Vermont is committed to providing a supportive and rewarding environment for employees and recognizes that the quality, responsiveness, and professionalism of its workforce are essential if the Organization is to achieve its mission and strategic plan. In 2024, each employee is entitled to up to \$500 of Individual Choice Professional Development funds, in addition to any funds rolled forward from 2023.
INCOME ADVANCE LOAN	Through its partnership with North Country Federal Credit Union, Hunger Free Vermont offers employees the option to obtain a low-interest short term loan of up to \$1,500 which is repaid through HFVT's semi-monthly payroll.