



EMPLOYEE BENEFITS

Effective: 01/01/2026

<u>Benefit</u>	<u>Explanation</u>
Medical Insurance	Medical insurance is through Cigna Healthcare. Two options are available (OAPIN & OAP). Coverage for domestic partners is available. Must complete "Declaration of Domestic Partnership" form. Eligibility- 30 hours or more regularly
Involuntary Life Insurance	*Election of any of medical insurance plan comes with free \$15,000 life insurance plan.
Dental Insurance	Coverage is available through Delta Dental. Two options are available (Deltacare & Delta Dental PPO). Eligibility- 30 hours or more regularly
Vision Insurance	Coverage is available through EyeMed. In-Network and Out of Network coverage available. Eligibility- 20 hours or more regularly
Voluntary Life Insurance	Elect coverage from \$10,000 to \$200,000. If more than guaranteed amount (\$100,000) is elected, Evidence of Insurability needs to be completed. Eligibility- 20 hours or more regularly
Short-Term Disability	Available through Mutual of Omaha. There's a 30-day waiting period. Eligibility- 30 hours or more regularly
Voluntary Long-Term Disability	Available through Mutual of Omaha. There's a 180-day waiting period. Eligibility- 30 hours or more regularly
Vacation	Vacation is accrued by pay period. Full time will accrue 13 days your first year, 15 days your second year, 17 days your third year, 18 days your fourth year and 20 days your fifth year. *Part time employees will accrue on a prorated basis
Sick Leave	Employees may accrue 10 sick days per year for their own illness or injury. It may also be used to take care of an immediate family member. *Part time employees will accrue on a prorated basis
Personal Leave	Up to four (4) personal days a year. Two (2) days will be available in January and Two (2) will be available in July. *Part time employees will accrue on a prorated basis
Holidays	Offers eight (8) holidays. Piccard office will be closed on New Year's, Martin Luther King, Jr., Memorial, Juneteenth, Independence, Labor, Thanksgiving and Christmas Day. *Part time employees will accrue on a prorated basis
Bereavement Leave	In the event of the death of an immediate family member, regular full time (40 hours/week) will receive up to 5 days of paid leave. *Part time employees will accrue on a prorated basis
Employee Assistance Program (EAP)	Confidential counseling and referral service available to all employees, spouses, and dependents. Access to 24/7 toll-free help lines. Referrals to EAP counselors and community-based resources, including childcare, senior care, legal and financial



	consultation.
Leave Sharing	Donate or request leave for staff that have exhausted their own leave because of a health crisis of their own or a family member.
403(b) Retirement Plan	<p>Employees are eligible to participate in a Voluntary Tax-Sheltered Annuity (403b) plan through Vanguard. Two plans are available (Traditional-Pre-Tax and Roth-Post Tax). Contributions are subject to federal regulations.</p> <p>Eligibility-All employees are eligible. Once you have satisfied 3 months of service you are eligible for the employer contribution. The matching (50% match based on your first 5% of plan contributions per pay period) is allocated each pay period. New employees will be automatically enrolled at 3% of pay but have the option to opt out. Vesting for the match is 5 years (20% per year).</p>
Supplemental Health Insurance	<p>Two plans are available through AFLAC: Accidental and Critical Illness plan.</p> <p>Eligibility- 20 hours or more regularly</p>
Peer Support	Facilitated monthly groups on bereavement, loss and other issues are available to all staff.
Flexible Spending Account (FSA)	<p>Eligible employees have access to a Health Care and/ or a Dependent Care Reimbursement Accounts, allows you to set aside funds, on a pretax basis, for reimbursement for health care or dependent care expenses.</p> <p>Eligibility-Employees working 20 hours or more</p>
Credit Union	All employees are eligible to join NIH Federal Credit Union.
Mileage Reimbursement	Employees will be reimbursed for hospice-related travel at the current IRS standard mileage rate for business. Commuting mileage (to and from home) will not be reimbursed unless un-call.
Certification of Hospice Nurses, Licensed Practical Nurses, Certified Nursing Assistants, Social Workers & Spiritual Counselors.	<p>The National Board for Certification of Hospice and Palliative Nurses certifies, through national examinations, registered nurses (CHPN) and nursing assistants (CHPNA). The Hospice will reimburse you for the cost of the successful certification exam (up to a maximum of \$415 for initial certification, \$380 for renewals and up to \$225 for initial certification and \$200 for renewals for C.N.A.s. An 8% salary increase will be awarded for certification. Social Workers who become certified as Advanced Certified Hospice and Palliative Social Worker (ACHP-SW) through the credentialing process of the National Association of Social Workers are also eligible for an 8% pay increase and reimbursement of the initial application fee (up to a maximum of \$450 for initial certification and \$350 for renewals). Chaplains who receive board certification from The Healthcare Chaplaincy Network (HCCN)/ Spiritual Care Association (SCA) or the Association of Professional Chaplains (APC) / Board of Chaplain Certification, Inc. (BCCI) will receive a 4% wage increase and a reimbursement up to a maximum of \$575 for initial certification and up to a maximum of \$440 for renewal. Chaplains who receive specialty certification in Hospice and Palliative Care will receive an additional 4% wage increase and reimbursement of associated fees up to a maximum of \$380 for initial certification and \$75 for renewals.</p>

**Continuing Education**

All regular staff is entitled to two education days and \$250.00 towards workshops/conferences fees per calendar year. Per Diem staff is also eligible for \$250.00, but not for paid educational leave. Montgomery Hospice is an approved provider of continuing education credits for Social Workers in Maryland. All Certified Nursing Assistants are required to complete 12 hours of continuing education per year. All other clinical staff must complete 15 hours per year.



EMPLOYEE BENEFITS

BI-WEEKLY PAYROLL DEDUCTION

HEALTH INSURANCE- CIGNA HEALTHCARE

PLAN TYPE	EMPLOYEE ONLY	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD/ CHILDREN	EMPLOYEE + FAMILY
Option 1: Cigna Medical - OAPIN	\$20.16	\$190.56	\$132.96	\$223.30
Option 2: Cigna Medical - OAP	\$41.69	\$245.13	\$172.09	\$289.57

DENTAL INSURANCE – DELTA DENTAL

PLAN TYPE	EMPLOYEE ONLY	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD/ CHILDREN	EMPLOYEE + FAMILY
Deltacare	\$0.00	\$5.59	\$6.79	\$9.87
Delta Dental PPO	\$9.88	\$19.15	\$24.31	\$38.78

VISION INSURANCE - EYE MED

PLAN TYPE	EMPLOYEE ONLY	EMPLOYEE + 1	EMPLOYEE + FAMILY
Vision	\$2.33	\$4.66	\$7.89