

VOLUNTARY SHORT AND LONG TERM DISABILITY

Coverage is available for unpaid leaves of absence due to illness or injury (non work related).

- Premiums are 100% Employee paid (post-tax)
- Disability benefits paid are non-taxable
- Coverage effective the first of the month following 30 days of eligible employment
- Benefit amount up to 66 2/3 of regular monthly earnings
- Short term plans with 7 or 14 day waiting period
- Short term benefits paid up to 3 months
- Long term benefits available after 3 months

VOLUNTARY LIFE INSURANCE

- Coverage available in \$10,000 increments
- Minimum coverage amount-\$20,000
- Maximum coverage amount-\$500,000 (not to exceed 5 times annual salary)
- Premiums are 100% Employee paid
- AD&D, Spouse and Child coverage also available
- Coverage effective the first of the month following date of eligible employment

OTHER BENEFITS

- Paid sick, personal and vacation days available to eligible employees (per AVC Handbook)
- Employee Sick Leave Bank
- Retirement contributions to Massachusetts Teachers' Retirement System , Massachusetts State Board of Retirement or OBRA (part time)



Disclaimer: This pamphlet is provided for your convenience and is for informational purposes only. AVC is not responsible for errors, omissions or changes initiated by AVC or a third party. If there is a discrepancy between this pamphlet and the official plan documents, the plan documents will govern. While AVC intends to continue these plans, it reserves the right to change, amend or terminate them at any time.

CONTACT INFORMATION

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EMPLOYEE BENEFITS OVERVIEW



EMPLOYEE ASSISTANCE PROGRAM (EAP)



Educators EAP is a confidential counseling and referral service provided free of charge to employees and their household members.

- Counseling Benefits
- Work/Life Benefits
- Information Resource Benefits/ Discounts
- Lifestyle Benefits
- Health and Wellness Benefits
- Convenient mobile app

1-800-225-2527 • 1-800-252-4555
www.educatoreap.com

403B/TAX SHELTERED ANNUITY

- Pre-tax payroll deductions
- Annual limit per IRS regulations

Approved 403b Vendors

- AXA Equitable
- Great American
- Lincoln Investments

403b Third Party Administrator Mid America Administrative &

Retirement Solutions
1-866-873-4240
www.midamerica.biz

HEALTH INSURANCE



- Effective on 1st day of eligible employment
- AVC contributes 75% of the monthly premium
- HMO plan with deductible
- Prescription Drug Benefits
- Fitness Reimbursement Benefits
- Weight Loss Reimbursement Benefits

www.bluecrossma.com

DENTAL INSURANCE



- Effective on 1st day of eligible employment
- Premiums are 100% employee paid (pre-tax)
- Calendar year benefit maximum of \$1,000 with potential rollover option for unused amount
- Enhanced dental benefits for members with certain medical conditions

www.bluecrossma.com

FLEXIBLE SPENDING ACCOUNT/ DEPENDENT CARE



Pre-tax deductions set aside for out of pocket medical, dental and/or dependent care expenses.

- Annual max for healthcare expenses-\$2,600 with \$500 rollover option
- Annual max for dependent care expenses-\$5,000
- Administrative fee paid by the employee
- Debit card for use at pharmacies, hospitals, doctor's office, etc...
- Convenient mobile app

PROFESSIONAL DEVELOPMENT

AVC supports staff members with professional development opportunities in a variety of ways.

- 3 in-service professional development days each year
- Professional development workshops hosted and facilitated by AVC
- Workshops and conferences offered by outside agencies
- Tuition/CEU Reimbursement