



2018 Employee Benefits Summary

Major Medical Insurance – Coverage is offered through UnitedHealthcare. Employees working at least 30 hours per week are eligible for coverage on the first of the month following the date of hire.

Plan Features*	UnitedHealthcare PPO	
	In Network	Out of Network
Annual Deductible	\$500 /\$1,000	\$1,000 / \$2,000
Out-of-Pocket Annual Maximum	\$3,000 / \$6,000	\$4,000 / \$8,000
Doctor Visits	\$30 PCP \$50 Specialist	20% after deductible
Preventive/Routine Care	No Charge	20% after deductible
Emergency Room	\$150 per visit	\$150 per visit
Speech/Occupational/Physical Therapy (30 visits per year)	\$30 copay	20% after deductible
Inpatient Hospital Care	10% after deductible	20% after deductible
Outpatient Surgery	10% after deductible	20% after deductible
Prescription Drugs (Pharmacy)	\$10 / \$35 / \$60 (31-day retail) \$25 / \$87.50 / \$150 (90-day mail order)	

*Please note that qualified domestic partners are eligible for medical, dental, and vision coverage.

Dental Insurance – Coverage is offered through MetLife, with a \$50 individual deductible/\$150 per family (both waived for preventive services). In-network coverage is provided at 100% for Preventive Services, 100% for Basic Restorative Services, and 60% for Major Restorative Services. Orthodontia is covered at 50% (adult and children), up to a \$1,500 lifetime benefit maximum.

Vision Insurance – Coverage is offered through EyeMed. There is a \$10 co-payment for an annual eye exam and a \$10 co-payment for lenses (in-network). There is a \$120 allowance for frames (with 20% off any balance over \$120), and a \$135 allowance for contact lenses.

Employee Bi-Weekly Contributions for Medical, Dental, and Vision Coverage**

Insurance Premiums (Employee Cost)		Per Month	Bi-Weekly
Medical	Employee Only	\$120.16	\$55.47
UnitedHealthCare	Employee + Adult	\$388.68	\$179.39
	Employee + Child(ren)	\$297.74	\$137.42
	Family	\$473.14	\$218.37
Dental MetLife			
Low Option	Employee Only	\$9.51	\$4.39
	Employee + Adult	\$25.61	\$11.82
	Employee + Child(ren)	\$30.57	\$12.92

	Family	\$37.42	\$17.27
High Option	Employee Only	\$19.50	\$9.00
	Employee + Adult	\$48.14	\$22.22
	Employee + Child(ren)	\$56.03	\$25.86
	Family	\$67.69	\$31.24
Vision	Employee Only	\$1.00	\$0.46
EyeMed	Employee + Adult	\$2.00	\$0.92
	Employee + Child(ren)	\$2.00	\$0.92
	Family	\$4.00	\$1.85

***All premiums are deducted on a pre-tax basis.*

Health Care Reimbursement Program – Our health care flexible spending account is administered by PayFlex. You may choose to set aside between \$100-\$2,650 per year on a pre-tax basis to be credited to an account that you may use to reimburse your eligible, uninsured healthcare expenses.

Dependent Care Reimbursement Program – Our dependent care flexible spending account is administered by PayFlex. You may choose to set aside up to \$5,000 per year on a pre-tax basis that will be credited to an account that you may use to reimburse your dependent care expenses.

Group Term Life and AD&D Insurance – Life and Accidental Death and Dismemberment coverage is offered through UNUM. Coverage is at two times the employee’s basic annual earnings for both life and AD&D, with a minimum benefit of \$50,000 and maximum benefit of \$500,000. *This coverage is 100% employer paid.*

Short and Long-Term Disability Insurance – Disability insurance is offered through UNUM. The short-term disability income benefit is equal to 60% of your basic earnings, up to a maximum of \$2,700 per week. Long-term disability income benefit is equal to 60% of your basic earnings, up to a maximum of \$11,500 per month.

403(b) Plan – Since Defenders of Wildlife is a 501(c)3 charitable organization, you have the option to invest in a 403(b) tax-sheltered retirement plan. You can save for your retirement by redirecting a portion of your salary into a 403(b) plan on a pre-tax basis. This is an employee-only contributed plan which is administered by the provider of your choice.

Pension – After one year of service, DOW will contribute an additional 7% of your compensation into the pension plan each year. Vesting schedule: 20% beginning after one year, 40% after two years, 60% after three years, 80% after four years, and 100% after five or more years of service.

Holidays – Defenders of Wildlife acknowledges the following paid holidays each calendar year: New Year’s Day, Martin Luther King’s Birthday, Inauguration Day (observed every 4th year), Presidents’ Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veteran’s Day, Thanksgiving Day, the day after Thanksgiving, Christmas Eve, and Christmas Day.

Personal Days – Full-time Defenders of Wildlife employees will receive two personal days per year. One day is granted for use between January 1 and June 30, and a second day is granted for use between July 1 and December 31 each year. Part-time employees are not eligible for a personal day.

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Vacation – Vacation time accrues at 15 days per year, within your first and second year. After two years of employment, vacation is accrued at a rate of 20 days per year. After ten years of employment, vacation is accrued at a rate of 25 days per year.

Sick Leave – Sick time accrues at the rate of 12 days per year and may be used for an employee's own illness, or that of their or their spouse's or life partner's immediate family.

Paid Parental Leave – Employees are eligible for up to 80 hours of paid parental leave following the birth or adoptive placement of a child.

Public Transportation Benefit – Defenders provides \$100/month tax-free benefit for employees to utilize public transportation to commute to and from work. Employees may also contribute, on a pre-tax basis, up to an additional \$160/month for metro SmarTrip.

Bicycle Benefits- Defenders provides a \$20 monthly taxable benefit for employees who use a non-motorized bicycle for a substantial portion of travel between the employee's residence and the worksite. As a taxable benefit, Defenders will also cover the cost of an annual membership to Capital Bikeshare.

Attire – Attire is business casual Monday through Friday.

Employee Referral Bonus Program – To show appreciation to current employees who assist in the recruitment of our candidates for the organization's job openings, Defenders provides a \$100.00 bonus check to eligible employees after six (6) months of continued successful employment by the referred candidate.