



2026

Employee Leave & Benefits Summary

This document contains additional policy information and plan details. The following material corresponds to Sections V: Leave Entitlements and VI: Benefits & Professional Development, as covered in the Defenders of Wildlife Employee Handbook. It provides a synopsis or additional details and should be used as a supplemental document.

Leave Entitlements

5.1 Holidays – Defenders of Wildlife acknowledges the following paid holidays each calendar year: New Year's Day, Martin Luther King Jr. Day, Inauguration Day (observed every 4th year), Presidents' Day, Memorial Day, Juneteenth Day, Independence Day, Labor Day, Indigenous Peoples' Day, Veterans Day, Thanksgiving Day, the day after Thanksgiving, and Christmas Day. Additionally, Defenders may offer early departure days: employees working a full day on these days may leave up to three hours prior to their scheduled departure time, if their workloads and supervisors permit, without using accrued leave.

- **Organizational Closures** - Defenders will close its offices annually the week of the Christmas holiday. If Christmas falls on a weekend, Defenders will suspend its operations the week preceding the Christmas holiday. If an employee is required to work during this week by their manager, they will be entitled to receive up to 28 hours of vacation leave to compensate them for the time worked. Additional vacation hours received during this period must be used by the end of February.
- **Fully Remote Work Operations** – Defenders staff will work entirely remotely annually during the full week of the Thanksgiving holiday and the week after the Christmas holiday.
- **Early Release Holidays** – Annually, Defenders will close its offices at noon and allow early release with pay on the following holidays: Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day.
- **Early Release Summer Fridays** – Annually, Defenders will allow early release at noon with pay on each Friday between the Memorial Day and Labor Day holidays.

5.2 Requesting Leave – reference the handbook.

5.3 Wellness Days – Full-time employees are eligible to receive 2 wellness days per calendar. Wellness days must be used within the calendar year received. Wellness days will become available each year during the first full pay period in January.

5.4 Personal Days – Full-time employees are eligible to receive up to 2 personal days per calendar year. Personal days will be available on the first business day of January and must be used on or before December 31st of that same calendar year. New employees who start between July 1 and December 31 receive 1 personal day in their first calendar year.

5.5 Vacation – Vacation time accrues at 15 days per year, within an employee's first and second year. After two years of employment, vacation is accrued at a rate of 20 days per year. After seven years of employment, vacation is accrued at a rate of 25 days per year.

<u>Years of Employment</u>	<u>Rate of Accrual</u>	<u>Annual Maximum Accrual</u>
0 – <2 years	10 hours/month	15 workdays
2 – <7 years	13.34 hours/month	20 workdays
7+ years	16.67 hours/month	25 workdays

5.6 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/life partner's immediate family.

5.7 Family Medical Leave - reference the handbook.

5.8 Parental Leave – Full-time employees are eligible for up to 480 hours (12 weeks) of paid parental leave following the birth or adoptive placement of a child.

5.9 – 5.16 Additional Leave Provisions – reference the handbook.

Benefits & Professional Development

6.1.a Health Benefits - Defenders currently offers a comprehensive medical, dental and vision plan. Please refer to the benefit plan booklets, which have been provided to employees, for detailed explanations of coverage or see Human Resources for more information. In the event of any actual or apparent inconsistency between what is stated in this Handbook and the terms of the employee benefit plan booklet or the terms of the actual insurance contracts, the terms of the booklet or the insurance contract control.

Medical Insurance – Defenders of Wildlife currently offers two medical plans that are both administered by Cigna.

Plan Features*	Cigna Open Access 80/60 Plan	
	In Network	Out of Network
Annual Deductible	\$500 / \$1,500	\$1,000 / \$3,000
Annual Out-of-Pocket Maximum	\$3,000 / \$6,000	\$6,000 / \$12,000
Routine/Preventative Care	No charge	40% after deductible
Office Visits	\$30 PCP/ \$60 Specialist/ \$60 Mental Health copay	40% after deductible
Virtual Visits	\$30 PCP / \$60 Specialist copay through MDLive	Not covered if using MDLive Non-MDLive: 40% after deductible
Emergency Room	\$350 copay (waived if admitted)	
Urgent Care Center	\$75 copay	40% after deductible
Speech/Occupational/Physical Therapy (limit 90 visits combined)	\$30 copay	40% after deductible
Chiropractic Care (limit 30 visits per year)	\$30 copay	40% after deductible
Lab/X-ray	No charge	40% after deductible
Complex Imaging (MRIs, CTs, etc)	20% after deductible	40% after deductible
Inpatient Hospital Care	20% after deductible	40% after deductible
Outpatient Surgery	20% after deductible	40% after deductible
Prescription Drugs (Pharmacy)	\$10 / \$35 / \$70 copay (30- day retail) \$25 / \$87.50 / \$175 copay (90-day mail order)	40%

*Please note that qualified domestic partners are eligible for medical, dental, and vision coverage. If an employee is covering a domestic partner, the Employee + Spouse contribution amount applies. The fair market value of insurance coverage for a qualified domestic partner will be treated as taxable income to the employee, unless their domestic partner is a tax dependent as defined by the IRC. Please see payroll/HR for additional information.

The above material represents only a brief and general description of our benefits package. As a result of changing market conditions or changes with the suppliers of our various insurance plans, the above information is subject to change.

Plan Features*	Cigna Open Access 100/80 Plan	
	In Network	Out of Network
Annual Deductible	None	\$2,000 / \$4,000
Annual Out-of-Pocket Maximum	\$5,000 / \$10,000	\$10,000 / \$20,000
Routine/Preventative Care	No charge	20% after deductible
Office Visits (PCP/Specialist)	\$20 PCP/ \$40 Specialist/ \$40 Mental Health copay	20% after deductible
Virtual Visits	No charge PCP / \$40 Specialist copay through MDLive	Not covered if using MDLive Non-MDLive: 20% after deductible
Emergency Room	\$350 copay (waived if admitted)	
Urgent Care Center	\$75 copay	20% after deductible
Speech/Occupational/Physical Therapy (unlimited)	\$20 copay	20% after deductible
Chiropractic Care (limit 30 visits per year)	\$20 copay	20% after deductible
Lab/X-ray	No charge	20% after deductible
Complex Imaging (MRIs, CTs, etc)	\$200 scan per day	20% after deductible
Inpatient Hospital Care	\$750 per admission deductible	20% after deductible
Outpatient Surgery	\$500 per admission deductible	20% after deductible
Prescription Drugs (Pharmacy)	\$10 / \$35 / \$70 copay (30-day retail) \$25 / \$87.50 / \$175 copay (90-day mail order)	20%

Dental Insurance – Defenders of Wildlife currently offers two dental plans (a base option and an enhanced option) administered by MetLife.

- **Base Dental Plan:** \$50 individual deductible/\$150 per family (both waived for preventive services). Annual Benefit Maximum - \$1,500. In-network coverage is provided at 100% for Preventive Services, 100% for Basic Restorative Services after the deductible, and 60% for Major Restorative Services after the deductible. Orthodontia is covered at 50% (adult and children), up to a \$1,500 lifetime benefit maximum.
- **Enhanced Dental Plan:** \$50 individual deductible/\$150 per family (both waived for preventive services). Annual Benefit Maximum - \$2,500. In-network coverage is provided at 100% for Preventive Services, 100% for Basic Restorative Services after deductible, and 60% for Major

The above material represents only a brief and general description of our benefits package. As a result of changing market conditions or changes with the suppliers of our various insurance plans, the above information is subject to change.

Restorative Services after deductible. Orthodontia is covered at 50% (adult and children), up to a \$2000 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 elective contact lenses (with 15% off any balance over \$135).

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

Insurance Premiums (Employee Cost)		Bi-Weekly
Medical Cigna Open Access 80/60	Employee Only	\$86.29
	Employee + Adult	\$264.63
	Employee + Child(ren)	\$212.85
	Family	\$322.16
Open Access 100/80	Employee Only	\$79.59
	Employee + Adult	\$244.07
	Employee + Family	\$196.32
	Employee + Child(ren)	\$297.13
Dental MetLife Low Option	Employee Only	\$5.18
	Employee + Adult	\$13.94
	Employee + Child(ren)	\$16.64
	Family	\$20.37
High Option	Employee Only	\$10.62
	Employee + Adult	\$26.20
	Employee + Child(ren)	\$30.50
	Family	\$36.84
Vision EyeMed	Employee Only	\$0.46
	Employee + Adult	\$0.92
	Employee + Child(ren)	\$0.92
	Family	\$1.85

***All premiums are deducted on a pre-tax basis. Note, if the employee is covering a domestic partner, the Employee + Spouse contribution amount applies. The fair market value of insurance coverage for a qualified domestic partner will be treated as taxable income to the employee, unless their domestic partner is a tax dependent as defined by the IRC. Please see payroll/HR for additional information.*

6.1.b. Flexible Spending Accounts (FSA) - To help employees address the rising costs of medical care and dependent care, Defenders operates flexible spending accounts under the Internal Revenue Code (IRC) Section 125. This section provides a brief summary of these plans. Please refer to the benefit plan booklets

for detailed explanations of these plans.

Eligibility – Regular employees who work 30 hours or more in a week are eligible to participate in this plan. New employees will be eligible to enter the plan on the first of the month following their date of employment. An individual who does not elect to participate in the plan when first eligible will not be eligible to participate until open enrollment for the subsequent plan year, or as permitted by IRS regulations. Employees will receive information prior to the enrollment time along with enrollment forms.

Plan Year – The plan year for these plans is January 1 through December 31.

Health Care FSA Program – The health care FSA allows employees to set aside money on a pre-tax basis (before federal, state and FICA withholding taxes) to pay for medical, dental, vision, pharmaceutical and other related expenses which are not covered by the selected insurance plan. These expenses might include deductibles, co-insurance amounts, hearing exams, eyeglasses, contact lenses or other medical expenses that are not covered by the health plans available through Defenders. The health care FSA is administered by Flores.

The amount employees may contribute to the Health Care FSA is defined at the beginning of each plan year. For the 2026 plan year, employees may choose to set aside up to the maximum of \$3,400 per year on a pre-tax basis to be credited to an account that employees may use to reimburse their eligible, uninsured healthcare expenses. Limits subject to change per IRS ruling.

Dependent Care FSA Program – The dependent care FSA enables employees to pay for care for a qualified dependent care with pre- tax dollars. A qualified dependent is:

- Anyone under the age of 13 who qualifies as a dependent for federal income tax purposes and/or
- A spouse or any other dependent who is unable to care for themselves because of a physical or mental disability.

The amount employees may contribute to the Dependent Care FSA is determined by the IRS and is set annually. For the 2026 plan year, employees may choose to set aside up to maximum of \$7,500 per year per household. The amounts employees elect to contribute at the beginning of the plan year are withheld from their pay before taxes in equal amounts across the total number of pay periods during the year and may be used to reimburse their dependent care expenses. The dependent care FSA is administered by Flores.

Changes - An employee may not make any changes to their contributions during the plan year unless they experience a “family status change” during the year and their desired contribution level change is consistent with such family status change. A family status change is one or more of the following events:

- An employee’s spouse loses or gains employment, or commences or returns from unpaid leave, or goes from full-time to part-time work (if going to part-time work results in a loss of coverage under the spouse’s Section 125 plan);
- An employee gains or loses a dependent;
- An employee’s marital status changes;

- An employee goes from full-time to part-time work (if going to part-time work results in a loss of coverage under the Section 125 plan) or commences or returns from unpaid leave.

Any changes to plan contributions outside of open enrollment must be consistent with the family status change. For example, an employee cannot decrease their deductions if their number of dependents increases.

Unused Contributions – Any amounts that an employee contributes to the plan but does not use during the plan year will be forfeited. An employee will have no access to those funds, so it is very important to calculate the expenses to cover under the plan.

6.1.c Life, AD&D and Disability Benefits - Defenders offers eligible employees group term life insurance, accidental death and dismemberment insurance, short-term disability insurance and long-term disability insurance. Please review benefits materials for additional information regarding insurance amounts and coverage or see Human Resources for more information.

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 \$750,000. The guaranteed issue amount is \$500,000, so anyone applying for coverage over that amount will need to submit evidence of insurability. *This coverage is 100% employer paid. *Life insurance amounts in excess of \$50,000 are taxable as imputed income.*

Short and Long-Term Disability Insurance – Disability insurance is offered through UNUM. The short-term disability income benefit is equal to 60% of an employee's basic earnings, up to a maximum of \$3,000 per week. Long-term disability income benefit is equal to 60% of an employee's basic earnings, up to a maximum of \$11,500 per month or \$15,000 depending on employee class.

6.1.d Employee Assistance Program - Defenders provides a confidential Employee Assistance Program (EAP). This program provides the opportunity for employees and their dependents to talk confidentially with a behavioral health professional about a wide range of personal or workplace matters such as:

- Self-improvement;
- Parenting or family matters;
- Marital or other relationships;
- Career or workplace concerns;
- Emotional or mental health (depression, stress, anxiety, etc.);
- Alcohol/drug abuse/gambling;
- Daily living concerns (dependent care, financial, legal, health, etc.);
- Guidance on dealing with workplace problems.

Information shared with the EAP is confidential except in cases of imminent threat of harm to self or others. EAP records do not become part of an employee's personnel file. This program is at no cost to the employee. See Human Resources for more information.

6.1.e Retirement Benefits

Qualified Defined Benefit Plan/Pension Retirement Plan – The Defenders of Wildlife Pension Plan is managed in compliance with the Employee Retirement Income Security Act (ERISA) and is a defined contribution plan for all employees who work for Defenders of Wildlife at least 1,000 hours in a fiscal year. Defenders' contributions to the Plan begin on the first of the month after the employee completes one year of service, and at this time, enrollment and Plan information materials will be provided. Defenders makes contributions to the Plan equal to 7 percent of the employee's compensation and contributions are made after each payroll cycle. Employees earn vesting credit for every fiscal year in which they work at least 1,000 hours and become fully vested after five such years.

Employees are entitled to their vested portion of the pension plan upon their separation from Defenders. When an employee leaves Defenders, they will be provided with information on options for the vested balance in the pension plan. 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.

Qualified Defined Contribution Plan/403(b) Retirement Savings Plan – Defenders offers employees the opportunity to save for their retirements through investing in a 403(b) tax-sheltered annuity retirement plan. Employees can save for retirement by directing a portion of their salary into a 403(b) plan on a pre-tax and/or Roth (post tax) basis. Defenders provides the opportunity for employees to make deductions from their paycheck. However, employees are responsible for establishing their own plans. Specific tax-sheltered plans are not sponsored by Defenders. Employees may also be eligible to make salary deferral catch-up contributions beginning January 1 of the year they turn age 50. These contributions are in addition to regular deferral contributions. See Human Resources for more information.

6.1.f Public Transportation Program

Public Transportation Benefit – Defenders provides a monthly tax-free benefit for employees utilizing public transportation to commute to and from work (max \$100/month). This benefit applies to metro systems, bus, limited rail service, van pool and other covered similar systems for our offices across the country that utilize a qualified local commuter operation based in the metropolitan area in which they work (i.e., DC Headquarters Office – Washington Metropolitan Area Transit Authority's SmartBenefits Commuter Benefits Program). In the absence of a qualified local commuter operation, Defenders will offer a similar alternative as an option. Please note that we plan to include these changes in the revised employee handbook once it has been adopted.

Defenders also offers employees the opportunity to withhold additional funds on a pre-tax basis toward qualified transportation costs up to the maximum limit allowed by the Internal Revenue Service (max \$340/month). Limits subject to change.

Defenders encourages employees to use local covered public transportation options in the metropolitan area in which they work to conserve natural resources and help control environmental pollution. See Human Resources for more details.

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. Defenders also offers a taxable benefit to employees to cover the cost of the annual membership to Capital Bikeshare or other regional bikeshare program. See Human Resources for more information.

6.1.g Additional Benefits

Workplace Giving Program – Employees can make a voluntary contribution to Defenders and other charities through our workplace giving program on an annual basis.

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 \$500.00 net bonus check to eligible employees after six (6) months of continued successful employment by the referred candidate.

Relocation Assistance – When an internal promotion or assumption of new job responsibilities necessitates a move by a current employee, Defenders may, at the discretion of the President and CEO, provide relocation assistance. The amount is determined on a case-by-case basis and will be added to the employee's gross wages. Defenders does not provide relocation assistance to external candidates joining the organization.

6.2 Mandated Benefits – reference the handbook.

6.3 Career Advancement & Professional Development - reference the handbook.