

YMCA OF GREATER ROCHESTER
Full Time Benefit Listing

A. RETIREMENT BENEFITS

The YMCA Retirement Fund was incorporated in New York in 1922 and is a 501(c)(3) not-for-profit corporation, organized and operated for the purpose of providing retirement and other benefits for employees of participating Ys throughout the United States.

The Fund sponsors the Retirement Plan, which is a defined contribution, money purchase, church pension plan intended to satisfy the qualification requirements of Section 401(a) of the Internal Revenue Code. The Fund also sponsors the Tax-Deferred Savings Plan, which is a church retirement income account plan as defined in Code Section 403(b)(9).

For the most up-to-date information about the plans sponsored by the Fund, visit their website at www.yretirement.org. You will find the latest Fund news, frequently asked questions, quarterly investment and performance results, forms, and publications. Contact the Fund's Customer Service Department at (800) RET YMCA (800 738 9622), or via email at info@ymcaret.org.

Retirement Plan:

As a condition of employment, all YMCA of Greater Rochester employees who meet eligibility requirements are enrolled in the Retirement Plan. Interpretations, definitions and requirements related to this Plan are determined by the YMCA Retirement Fund's Board of Trustees, and each participating Y administers the Plan locally.

In order to be eligible, employees must be 21 years of age or older and complete two 12-month periods of Y service, working at least 1,000 hours in each, beginning with the date of hire. The two years do not have to be consecutive. All hours of Y service count toward eligibility, even in cases where the employee is under age 21 or works at multiple participating Ys. Employees meeting these qualifications are automatically enrolled and immediately vested. If an employee was previously enrolled by the YMCA of Greater Rochester or another Y that participates in the YMCA Retirement Fund, he/she is immediately eligible for enrollment in the Plan.

The YMCA of Greater Rochester contributes on behalf of each eligible employee an amount equal to 12% of his/her compensation. The Y reserves the right to amend its participation in the Plan at any time within the terms and conditions set by the Y, the Plan and the YMCA Retirement Fund. The Fund may amend the Plan at any time, and it may also be amended at any time to conform to applicable federal law.

Tax-Deferred Savings Plan:

Since the YMCA of Greater Rochester contributes 12% to the Retirement Plan, each employee is encouraged to make additional voluntary contributions to the Tax-Deferred Savings Plan in order to achieve at least 15% total retirement savings, a goal recommended by many financial planners. Employees not yet eligible for the Retirement Plan are encouraged to save 15% on their own each year while they await eligibility.

Opening a 403(b) Smart Account in the Tax-Deferred Savings Plan allows employees to save these additional pre-tax amounts through payroll deduction. This account is available to all employees of YMCA of Greater Rochester, regardless of age, service or number of hours worked. Contributions are subject to certain limitations under federal law. Employees can also roll over money from eligible employer plans or IRAs into a Rollover Account in the Tax-Deferred Savings Plan.

Any employee interested in opening a 403(b) Smart Account or rolling in eligible amounts to the Tax-Deferred Savings Plan should contact their YMCA of Greater Rochester Branch Director of Administration.

If any inconsistencies arise between this material and the Retirement Fund Plan Documents, the language in the official Plan Documents will govern.

B. HEALTH BENEFITS

1. Pre-tax Flexible Benefit Program

You will be eligible for: medical (including vision), dental, life insurance, disability insurance, dependent life insurance, Flexible Spending Account (FSA) and Health Savings Account (HSA). You are eligible to participate in these benefits on the first of the month following your date of hire. Also, they will be available annually at open enrollment. Contact Human Resources for a benefit orientation within 30 days of your hire date.

2. Sun Life: Group Life Insurance

The YMCA will provide you with a core benefit in group term life insurance plan with the Association paying the full premium. In the event of death, the policy pays one times your annual salary up to a maximum of \$150,000. You may also opt for Supplemental Life Insurance in amounts one, two, and three times your current annual salary. You also have the option to purchase life insurance for spouse and children.

3. Davis Vision

This is a managed vision care plan with in-network and out-of-network providers. This valuable vision care plan helps you care for your eyes while saving you money with: eye examinations, eyeglasses, contacts and a one-year eyeglass breakage warranty (at no additional cost). Although you receive the greatest value and maximize your benefit dollars with in-network providers, you can select out-of-network providers. To find out in-network providers, just log on at www.davisvision.com and enter Client Code 4937 or call 1-888-790-9910.

4. EZ Access MD

EZaccessMD is much more than the traditional telemedicine. EZaccessMD is more immediate with anytime access to U.S. board-certified doctors. More mobile, with diagnostic testing and medical imaging that comes to members wherever they are. More freeing, with no more time wasted in waiting rooms, and no hidden costs.

C. VOLUNTARY BENEFITS

1. Guardian: Accident Insurance

This is a supplemental insurance coverage which works with other insurance you may have. It will pay a lump sum benefit for on – or off-the-job accident injuries (such dislocation or fracture), plus some medical benefits. If you are a fulltime employee of the YMCA of Greater Rochester, you may enroll in this benefit at open enrollment.

2. Guardian: Specified Disease

This supplemental insurance provides financial support if you are diagnosed with a critical illness.

3. Guardian: Hospital Indemnity

This supplemental insurance provides financial support during a hospital stay.

4. Sun Life: Supplemental Short-Term Disability

This is a supplemental insurance coverage which works with the NYS Short-Term Disability in the event you are unable to work due to an illness or injury. You may enroll in this benefit within 30 days of date of hire and/or during the open enrollment. Some restrictions may apply.

5. Sun Life: Long Term Disability Insurance

Long term disability insurance will cover 60% of your salary while you are disabled. This is an excellent safety net for illnesses or injuries that might prohibit you from medically being able to work. Long term disability would cover you to age 65 if you were to be disabled after a 180-day waiting period. Your maximum benefit is \$3,000/month; minimum benefit (\$50/month) for the duration of disability (not beyond age 65). You also have the option to buy Supplemental Long-Term Disability Insurance, which would provide up to 66-2/3% of your annual salary.

D. TIME-OFF BENEFITS

1. Sick Time

Sick Leave is accrued at the rate of one day per month, up to a maximum of 72 days. The benefit is to be used for any full day or part of a day when you are ill or for doctor's appointments. If you should leave the YMCA, you do not receive a reimbursement for unused time. Refer to policy 4.03 in the Employee Handbook.

2. Vacation Time

Full-time employees are eligible for vacation based upon a tenure-eligibility schedule. Refer to policy 4.02 in the employee handbook for the vacation schedule. Vacation allotments are reviewed in December of each year and at time of hire only. Depending upon date of hire, an individual may be eligible for vacation days in the first year of employment.

Full-time employees may carry over one (1) hour to a maximum of forty (40) hours of vacation into the next calendar year. The carry over vacation must be used by the last pay period of the fiscal year. If you leave employment, you may be eligible to receive any accrued and unused

portion of your vacation balance based upon termination date. Refer to policy 4.02 in the employee handbook.

3. Leaves of Absence

Provisions for time off for death in the immediate family, jury duty, FMLA, NY Paid Family Leave, disability and required military service are available. Arrangements are made through the Branch Executive and the Human Resources Office.

4. Legal Holidays

The YMCA of Greater Rochester observes the following six holidays each year:

*New Year's Day

*Memorial Day

*Labor Day

*Independence Day

*Thanksgiving Day

*Christmas Day

E. MISCELLANEOUS BENEFITS

1. My Better Benefits

The YMCA is a member of My Better Benefits, an organization which offers discounts on local recreation and entertainment services which include: discounted movie tickets, Seabreeze, Darien Lake, discount coupon books, and printing services, to name a few. For more details visit www.mybetterbenefits.org. Enter company code 20211368.

2. Employee Assistance Program (EAP)

The EAP is a free, confidential counseling and referral service provided by the YMCA to assist employees and families. Services provided help employees with personal problems including, but not limited to: marriage and family issues, parent-child relations, alcohol and/or drug use, mental health and stress issues, single parent issues, work related problems, stress due to changing work environment and financial or legal problems. You may access your EAP at 1-800-252-4555 or 1-800-225-2527. Also contact EAP at www.theEAP.com or contact your Human Resources Department.

5. Employee Scholarship Award

The YMCA is proud to provide a tuition scholarship award to employees to work toward a degree. The tuition must be to further your work with the YMCA and is available to full-time employees and part-time employees who consistently work at least 20 hours per week and who have satisfactorily completed six months of employment. Visit www.rochesterymca.org, click the "YMCA of Greater Rochester Human Resources" link to learn more about this excellent program and to find an application. In addition, you may receive a tuition discount from one of several colleges, such as Nazareth, Roberts Wesleyan, and Springfield College. Please contact Human Resources for additional information.

6. Miller Loan Fund

The YMCA has a modest emergency loan fund available if you have worked full-time for six months or more. Details regarding its use may be secured from your Branch Executive or a member of Human Resources. All applications for loans require a completed Miller Loan

application and the endorsement of the Branch Executive before the application may be submitted for final approval.

5. Group Travel Accident

If you travel on business for the YMCA out of your base branch or place of normal work, you may be covered for travel accident insurance up to five times annual salary with a maximum of \$250,000 for bodily injury. Traveling back and forth from home is not covered.

6 Mileage Reimbursement

Employees are reimbursed at \$.50 per mile for authorized use of personal automobile on YMCA business. Expense reports are available at your branch or on the common drive. Commuting to and from home is not included.

7. Parking

Free parking is provided for all full-time employees during regular Association hours. If you are a full-time employee at Carlson Metro Center, Association Office or Residents Camps who regularly parks (more than 17 days per month) at the East End Garage, your parking cost will be paid by the Association. You will need to provide information about your vehicle upon obtaining pass. You are responsible for the required one-time fee of \$15.00 for a parking tag. If you occasionally park at the East End Garage, reimbursement may be made through an expense report and verified paid receipt.

8. Membership privileges

As full-time employee, you and your immediate family receive a family passport membership that includes a 50% discount off program fees including before and after school programs, overnight and day camp. You can receive a 20% discount at a YMCA Child Care Center. Personal training, massage and reiki sessions, however, are not eligible for an employee discount. Refer to policy 4.27 in the employee handbook.

9. VPI Pet Insurance

VPI Pet Insurance is designed to fit your needs and your budget. Use any veterinarian worldwide-including specialists and emergency providers, benefits that renew in full each year, nation's oldest and largest pet insurer, no additional charge for chronic care coverage and no lifetime limits. To learn more please visit PetsVPI.com or call 1-877-PETS-VPI.