A. **FEDERAL AND STATE MANDATED BENEFITS**

1. **Federal Social Security (FICA)**

   The YMCA of Greater Rochester participates in Federal Old Age and Survivors Insurance and Medicare. The YMCA contributes one-half of the contribution into your social security account.

2. **Workers’ Compensation (On-the-Job Injury/Disability)**

   The Worker’s Compensation Law may cover occupational injuries and illnesses. In the event you are injured during the course of employment, you must notify your supervisor or director of administration immediately. An Employer’s Report of Injury will be completed within 24 hours of the injury or illness. No compensation is payable for the first seven days unless disability exceeds fourteen days. If you qualify for compensation pay, you would receive two thirds (2/3) of your average weekly wage not to exceed $739.83 (based upon the last 52 weeks of employment and degree of disability based on medical documentation) while out of work. See your supervisor for complete information on your benefits. A doctor’s note is required upon leaving and returning to your worksite.

   Absences due to a work related injury or illness would be applied toward any FMLA leave that the employee has available.

3. **New York State Disability Benefits Law (Off-the-Job Injury/Disability)**

   If you are injured or become ill off-the-job, you are covered under New York State Disability insurance. You must apply for benefits within 30 days of injury or illness. Contact your Director of Administration or Office Manager for an application. The YMCA pays the premium for this coverage. Cash benefits are based upon 50% of average weekly wages (based upon the last 8 weeks of employment) with a maximum benefit of $170.00/week. Benefits are payable for a maximum of 26 weeks of disability during 52 consecutive weeks. Accidents or illnesses should be reported to your direct supervisor at soon as possible. Failure to file a disability claim form promptly could jeopardize your claim. While out on disability, it is your responsibility to regularly update your supervisor concerning your progress and your intended return to work. A doctor’s note must be presented when you go out on leave and when you return to work.

   Absences due to a non-work related disability would be applied toward any FMLA leave that the employee has available and FMLA will run concurrently with the leave.

4. **Unemployment Insurance**

   New York State Unemployment Insurance was established to provide security for employees who become unemployed through no fault of their own. The New York State Unemployment office determines eligibility for unemployment benefits. The New York State Unemployment Insurance Division solely determines eligibility for unemployment benefits.

B. **RETIREMENT BENEFITS**

Revised 1/14
Association Part-Time Benefits

The YMCA Retirement Fund was incorporated in New York in 1921 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.

Revised 1/14
**Association Part-Time Benefits**

**RETIREMENT BENEFITS (Continued)**
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.

**C. MISCELLANEOUS BENEFITS**

1. **Rochester Area Recreation and Employee Services Association (RARES)**

   The YMCA is a member of RARES, an organization which offers discounts on local recreation and entertainment services. Some benefits include discounted movie tickets, Magic Kingdom Club, Seabreeze, Darien Lake, discount coupon books, and printing services, to name a few. For more details contact your Director of Administration.

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 contact your Human Resources Department. Refer to policy 4.27 in the Employee Handbook.

3. **Tuition Reimbursement Program**

   The YMCA is proud to provide tuition reimbursement to employees to work toward a degree. The tuition must be to further your work with the YMCA and is available to part-time employees who consistently work at least 20 hours per week and who have satisfactorily completed six months of employment. Visit the Rochester Homepage at [www.rochesterymca.org](http://www.rochesterymca.org), click the “YMCA of Greater Rochester Human Resources” link to learn more about this excellent program and to find an application.

4. **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. Driving to and from home is not covered.

5. **Mileage Reimbursement**

   Employees are reimbursed at $.45/mile for authorized use of personal automobile on YMCA business. Commuting to and from home is not reimbursable. Expense reports are available at your branch or on the common drive.

Revised 1/14
6. Membership privileges

Part-time employees receive an individual adult membership in the YMCA branch of your choice. You may upgrade to a family membership and you will pay the difference between the individual and family membership rates. Refer to 4.26 in the Employee Handbook.

D. VOLUNTARY BENEFITS

1. Dental, Vision and Life Insurance Coverage

As a part-time employee of the YMCA of Greater Rochester, you may elect dental or vision coverage through Aetna SRC if you consistently work 25 hours each week. Contact the human resources department within 30 days of your date of hire. You may also enroll in any of these benefits annually at open enrollment if you meet the eligibility requirements.

2. Allstate 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 as dislocation or fracture), plus some medical benefits. If you are a part-time employee of the YMCA of Greater Rochester who consistently work 25 hours each week, you may enroll in this benefit at open enrollment.

3. Allstate 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 as dislocation or fracture), plus some medical benefits. If you are a part-time employee of the YMCA of Greater Rochester who consistently work 25 hours each week, you may enroll in this benefit at open enrollment.

4. Allstate Critical Illness

This benefit provides a lump sum benefit for covered illness and/or wellness benefit procedure. If you are a part-time employee of the YMCA of Greater Rochester who consistently work 25 hours each week, you may enroll in this benefit at open enrollment.

5. Allstate Term Life

This insurance will provide a monetary benefit to your designated beneficiary upon your death. If you are a part-time employee of the YMCA of Greater Rochester who consistently work 25 hours each week, you may enroll in this benefit at open enrollment.
6. **Sun Life Supplemental Short-Term Disability**

This is a supplemental insurance coverage which works with the NYS Short-Term Disability (Off-the-Job Injury/Disability). If you are a part-time employee of the YMCA of Greater Rochester who consistently work 25 hours each week, you may enroll in this benefit within 30 days from your date of hire or at open enrollment. Contact your director of administration or office manager at the branch where you work if you meet the eligibility requirements.

7. **Legal Shield**

For an affordable monthly fee, Legal Shield offers access to quality legal services via a nationwide network of Provider Law Firms that span North America. You can count on your Provider Law Firm to assist you with your diverse legal needs when they arise such as: toll-free access for consultation and advice, letters or phone calls made on your behalf, contract/document review, prepare your will. Please call Kimberly Ferris at (585) 314-3111 for further information.

8. **VPI Pet Insurance**

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