

*fostering good.™*

## Join Our Team! Benefits Overview

### YOUR CHANCE TO CHANGE A LIFE!

Looking to make a positive impact on the lives of children and families? Whether it's in the classroom, at a residential campus, or out in the community, working at New Directions will give you the opportunity to make a real difference in the lives of the people around you. New Directions Youth & Family Services takes pride in offering an amazing employee benefits package!

### Keeping Our Employees Healthy

- Medical Insurance – Medical Insurance for FT Employees through Independent Health is effective the first of the month following date of hire. New Directions contributes to the medical premiums. Failure to complete the wellness tracker requirements will reduce the employer contribution. New Directions makes quarterly deposits into a qualified Health Savings Account for eligible employees. A Medical Flexible Spending Account is available for those employees enrolled in a co-pay plan. The charts below show the per pay period costs to employees:

24 Pays Per Year EMPLOYEE COST	High Deductible iDirect Series C \$1650/3300	High Deductible iDirect Series C \$3000/6000	ENCOMPASS ESSENTIAL Co-Pay Plan
Employee	\$84.12	\$35.29	\$176.74
Employee + Spouse	\$172.32	\$72.33	\$362.32
Employee + Children	\$151.39	\$63.51	\$318.13
Family	\$235.46	\$98.78	\$494.88
Annual H.S.A.	\$500/\$1000	\$500/\$1000	\$.00

21 Pays Per Year EMPLOYEE COST	High Deductible iDirect Series C \$1650/3300	High Deductible iDirect Series C \$3000/6000	ENCOMPASS ESSENTIAL Co-Pay Plan
Employee	\$96.14	\$40.34	\$201.99
Employee + Spouse	\$197.03	\$82.66	\$414.08
Employee + Children	\$173.01	\$72.58	\$363.58
Family	\$269.10	\$112.90	\$565.57
Annual H.S.A.	\$500/\$1000	\$500/\$1000	\$.00

- Dental Insurance: Effective the first of the month following date of hire, New Directions pays a portion of the premium for single and family coverage.

EMPLOYEE PER PAY COST	Dental – 24 pays	Dental - 21 pays
Single	\$3.97	\$4.53
Family	\$9.26	\$10.59

- Vision Insurance – FT employees can choose to purchase Vision Insurance through Guardian (Davis Network). The effective date would be the first of the month following date of hire.

EMPLOYEE PER PAY COST	Vision – 24 pays	Vision – 21 pays
Employee	\$2.91	\$3.33
Employee + Spouse	\$4.89	\$5.59
Employee + Children	\$4.98	\$5.69

Family	\$7.59	\$8.67
--------	--------	--------

- Health Savings Account for eligible FT Employees: Take advantage of our health savings account to use pre-tax money for deductible expenses, co-payments and other out of pocket medical expenses while reducing taxable earnings and saving money. 2025 HSA Limits: \$4,300 – Individual, \$8,550 – Family (Catch-up for 55 or older – additional \$1,000).
- Flexible Spending Accounts for FT Employees: Have childcare costs? Have medical costs and not enrolled in a HDHP? Take advantage of our flexible spending accounts to use pre-tax money for these expenses while reducing taxable earnings and saving money.
- Waiving our insurance? New Directions pays eligible employees quarterly if they opt out of our insurance! Eligible employees are paid out after each quarter if they were active, eligible and waived the entire quarter.
- Wellness Program – Participate in our wellness program and earn incentives by participating in our challenges!
- Employee Assistance Program – EAP is available to help employees manage difficult situations in their personal lives. A confidential advice and support system that is free and available for employees and their families for assistance in any area of their life. Visit [www.theEAP.com](http://www.theEAP.com) or call 800-252-4555.

### Lots of Time Off!

- **Paid Time Off** – In addition to receiving up to 14 paid holidays, New Directions allocates Paid Time Off (PTO) to part-time and full-time employees at hire for their upcoming year based on the number of hours worked annually. The PTO hours received includes 56 hours designated as PTO sick leave. Employees are encouraged to use their time away to recharge and practice self-care. However, if the preference is to save a little time for emergencies, employees can carry forward days into the next year or be paid out for 50% of their PTO time once they have reached their second anniversary.
- **PFL, FMLA and other leaves** – Leaves are available for a variety of different reasons.

### Helping Employees Prepare for Their Future

To protect our employees and their loved ones in the event they can no longer provide a regular paycheck we provide the following:

- Long-Term Disability – Full-time employees receive company-paid long-term disability insurance after one year of employment.
- Life Insurance – Full-time employees receive company-paid life insurance equivalent to two times their annual salary plus an additional \$15,000 the first of the month following 60 days after date of hire. Part-time employees receive company-paid life insurance equivalent to two times their annual salary. Full-time employees can also choose up to \$500,000 of additional voluntary life insurance, as well as cover spouses and children. We offer low group rates, have a guarantee issue up to \$140,000 policy and employees convert the policy into a personal policy even if their career takes them elsewhere.
- 401K Retirement Plan - We want to help employees prepare for the future. After being employed for one year, we match .50 on the dollar up to 3% of an employee's eligible employee's contribution into their retirement account.

### Developing Our Employees Is Important

- Tuition or Professional Development Reimbursement – Full-Time employees who are working to invest in their professional career through higher education or professional development could be eligible for up to \$8,000 reimbursement for degrees and \$750 for certifications and licensures.
- All open positions are posted internally, and employees are encouraged to apply and guaranteed an interview if meeting the minimum qualifications and eligibility criteria.

### Helpful Discounts

- Verizon Wireless– employees are eligible for up to a 6% discount on their Verizon Wireless services.
- Credit Union Membership – we understand the importance of financial wellness and have partnered with local credit unions to offer our employees discounted rates and services.

### Recognizing Our Awesome Staff

We rely on our dedicated staff to share our vision and demonstrate their commitment to our core values in everything they do. For doing this, staff are recognized through our agency-wide Normative Recognition Award program.

## Student Loan Forgiveness Information

At New Directions Youth & Family Services, many of our positions require advanced degrees. In addition to the many benefits we offer our employees we also want to let you know about opportunities you may have to ease the financial burden of paying for your education. Below is a list of some federal programs that you may qualify for as an employee of New Directions.

### Qualify for Student Loan Forgiveness and NYS Scholarships!

- Public Service Loan Forgiveness – Have the remaining balance forgiven on your Direct Loans after you’ve made 120 qualifying monthly payments under a qualifying repayment plan while working Full-Time (30+ hours) for a qualifying employer!
  - Be sure to complete and submit the Employment Certification form as soon as possible to begin making qualifying payments.
  - Visit [www.studentaid.ed.gov](http://www.studentaid.ed.gov) to learn more about this forgiveness program.
- Teacher Loan Forgiveness Program – Be eligible for forgiveness of up to \$17,500 on your loans after teaching Full-Time for 5 complete and consecutive academic years!
  - As an employee of a qualified low-income School, if you have a Federal Family Education Loan (FFEL), Federal Direct Loan, or Federal Perkins Loan/NDSL you would be eligible for postponed or cancelled loan payments after meeting all qualifications!
  - Visit [www.studentaid.ed.gov](http://www.studentaid.ed.gov) to learn more about this forgiveness program.
- New York State Loan Forgiveness Programs for NYS Residents – Throughout the year NYS makes available Loan Forgiveness Programs for staff who work in critical human service areas! New Directions promotes and encourages staff to apply for these programs when they are open:
  - Loan Forgiveness for Licensed Social Workers
  - NYS Child Welfare Worker Loan Forgiveness Program

- When applying for any of these programs, please be sure to contact our Human Resources Department for assistance in filling out all applicable forms.

JR 12/22