

# A LOOK AT WHAT WE OFFER



## YMCA BENEFITS OVERVIEW

### MEDICAL/VISION

YMCA of Greater Seattle offers you the choice of three medical plans through Premera BlueCross. You will have the option to choose one of two Traditional plan options or a Qualified High Deductible Health Plan (QHDHP) with a Health Savings Account (HSA). YMCA contributes up to \$1,350 per year to your HSA. Each medical plan includes a vision benefit that covers both an annual exam and an allowance for vision hardware.

### DENTAL

YMCA of Greater Seattle offers a PPO dental plan through Premera Blue Cross with a \$1,500 annual maximum, a \$50 deductible, and pays 100% for preventive services, 85% basic services, 50% for major services, and an orthodontia benefit for children to age 19.

### VISION

If you would like additional vision coverage or are not enrolled in our medical plans, you can enroll in our voluntary vision benefits offered through Vision Service Plan (VSP). Our in-network benefits cover eye exams once per year after a \$10 copay, frames up to \$130, lenses covered in full after a \$25 hardware copay every year.

**THANK YOU FOR  
YOUR INTEREST  
IN THE YMCA.  
WE TAKE PRIDE  
IN THE BENEFITS  
PACKAGE WE  
PROVIDE OUR  
TEAM MEMBERS.**

MEDICAL PLANS	HAS	PPO 80	PPO 90
Employee Only (EE)	\$0.00	\$16.00	\$50.00
EE + Spouse or Domestic Partner	\$202.07	\$267.16	\$334.21
EE + Child or Children	\$151.91	\$201.23	\$259.16
EE + Family	\$347.64	\$460.98	\$556.09

ANCILLARY PLANS	DENTAL	VOLUNTARY VISION
Employee Only (EE)	\$0.00	\$3.74
EE + Spouse or Domestic Partner	\$24.43	\$7.49
EE + Child or Children	\$16.38	\$8.24
EE + Family	\$41.35	\$11.99

For additional information add please visit [YMCA of Greater Seattle's Benefit Center](#)  
Username: YGS

## VIRTUAL CARE PARTNERS

SERVICES	98POINT6	DOCTOR ON DEMAND	TALKSPACE
24/7 Access	Yes	Yes	Yes – Emergencies Only
Care Delivery	Text messaging	Phone Video chat	Phone Video chat
Provider Type	Primary care Urgent Care Dermatology	Primary care Urgent Care Dermatology Mental Health	Mental Health
Other	Prescribe medication Order medical tests	Prescribe medication Order medical tests	Prescribe medication

### Y RETIREMENT FUND (SAVINGS FOR LIFE)

The YMCA Retirement Fund offers two plans to help YMCA employees build their retirement savings: the Retirement Plan and the Savings Plan. The Retirement Plan is based on age and eligibility, and contributions are determined by your Y. The Savings Plan allows you the opportunity to start saving on day one of your employment and to increase or change your contributions at any time. Your contributions are invested by the Fund for the long-term.

### LIFE/AD&D BENEFITS

The YMCA of Greater Seattle provides a Basic Life/AD&D plan that is equal to 1x your basic annual earnings to full-time employees working 30 or more hours per week. YMCA of Greater Seattle is proud to provide this benefit at no cost to you. Enrollment in this plan is automatic, but we do require you designate a beneficiary. We also offer our team members to purchase additional coverage on a voluntary basis.

### LONG TERM DISABILITY BENEFITS

Our long term disability program provides income protection in the event you are unable to work due to sickness or off the job injury. Benefits begin after a 90-day elimination period and cover 60% of your monthly pre-disability earnings up to \$5,000 per month.

### EMPLOYEE ASSISTANCE PROGRAM (EAP)

Our EAP through Wellspring provides you and your family with free counseling support for relationship issues, depression and more. From checking off daily tasks to working on more complex issues, our EAP offers a variety of resources, tools, and services.

### FLEXIBLE SPENDING ACCOUNT (FSA)

Our Flexible Spending Accounts (FSAs) help employees save up to 40% on health and dependent care expenses. Health care FSAs are used to pay for prescription drugs, copays, deductibles, and other out-of-pocket costs. Dependent care FSAs are great options to save and pay for childcare.

### PET INSURANCE

It's easy to take good care of your pets! We offer pet insurance through Nationwide. The plan will reimburse you for covered expenses related to your pet. All plans include access to their 24/7 vet help line, talk to a live veterinary professional.

### ACCIDENT AND CRITICAL ILLNESS INSURANCE

Accident insurance is designed to pay you a cash benefit in the event you experience an injury and need medical attention. Critical Illness insurance will pay you cash in the event you are diagnosed or experience a critical illness like a heart attack, stroke or cancer, and you can cover your family as well. These are voluntary benefits that you receive discounted group rates.

### TRAVEL ASSISTANCE & ID THEFT PROTECTION SERVICES

You and your family have access to worldwide medical emergency assistance from Assist America whenever you travel 100+ miles from home. Travel assistance does NOT replace your medical insurance. Identity Protection is a program offered by Assist America that helps prevent theft of an employee's personal data, and restores its integrity if it is used fraudulently.

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Benefits available to those working 30 hours or more, starting the first of the month following 30 days of employment. Dependents are covered to age 26 regardless of student status. Your spouse or domestic partner may also enroll. This is meant to be informational only. If there are differences between this summary and the contract, the contract shall prevail.

