



Benefits Summary

Benefit / Carrier	When Eligible	Details
Health Insurance BlueCross BlueShield of South Carolina (BCBSSC)	First of the month following 30 days of employment	Still Hopes offers three medical plan options: <ul style="list-style-type: none"> • HDHP 3200 (High Deductible Health Plan) – allows you to contribute to an HSA (Health Savings Account) • Base (PPO Plan) – includes a Health Reimbursement Account (HRA) funded by Still Hopes to assist employees with the cost of out-of-pocket medical expenses. • Enhanced (PPO Plan) – This plan offers a co-pay for doctor’s visits and prescription drug coverage.
Dental Insurance Mutual of Omaha (MOO)	First of the month following 30 days of employment	Available to FT employees and their dependents.
Vision Insurance Mutual of Omaha (MOO)	First of the month following 30 days of employment	Available to FT employees and their dependents.
Health Reimbursement Account (HRA) – Base Plan Marsh McLennan	First of the month following 30 days of employment	It is a medical deductible reimbursement plan in which an employer reimburses an employee for eligible medical deductible health expenses incurred by the employee if covered under the medical Base plan.
Health Savings Account (HSA) – HDHP 3200 Plan HSA Bank	First of the month following 30 days of employment	Is a tax-advantage account that you and your employer can put money into to save for future medical expenses and is yours to keep. HSA can be used to pay for eligible medical, dental and vision expenses. Must be enrolled in the HDHP 3200 plan.
Basic Life Insurance/AD&D Mutual of Omaha (MOO)	First of the month following 30 days of employment	Basic Life and Accidental Death & Dismemberment is employer provided at no cost to FT employees (\$25,000 policy).
Voluntary Life Insurance/AD&D Mutual of Omaha (MOO)	First of the month following 30 days of employment	Employees can elect life insurance up to \$110,000 for themselves, \$30,000 for their spouse, and \$10,000 for their children without having to answer medical questions. Employees can purchase up to 5 times their base salary to a maximum of \$500,000 (subject to proof of good health and approval of your application by Mutual of Omaha).
Short-Term Disability Mutual of Omaha (MOO)	First of the month following 30 days of employment	Provides income if an employee is out of work due to a non-work-related injury or illness. This benefit pays 60% of an employee’s weekly income up to \$1,000. Benefit begins on the 15 th day of disability and pays up to 11 weeks.
Long-Term Disability Mutual of Omaha (MOO)	First of the month following 30 days of employment	Provides income if an employee is out of work due to a covered disability. This benefit pays 60% of an employee’s monthly income up to \$5,000. Benefit begins on the 91 st day of disability and pays to Social Security Normal Retirement Age.

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Voluntary Critical Illness Guardian	First of the month following 30 days of employment	Pays a lump sum benefit directly to you upon diagnosis of a covered illness after the plan's effective date of coverage. There are multiple payouts automatically included and a benefit can be paid for each covered condition.
Voluntary Accident Guardian	First of the month following 30 days of employment	Pays a lump sum benefit directly to you based on the type of injury sustained and treatment needed. This policy has off job coverage and includes a \$50 wellness benefit.
Retirement – 401(k) John Hancock	Date of Hire	Provides you with a tax-deferred way to save for your future. Your contribution can be directed to any investment option within the 401(k) Profit Sharing Safe Harbor Plan. Must be 21 or older to participate. Still Hopes matches 100% of your salary deferrals, not to exceed 4% of your eligible pay.
Paid Time Off (PTO)	Following 90 days of employment	PTO accruals are based upon regular paid hours up to 2080 hours per year, excluding all overtime hours worked. FT and PT employees will earn PTO hours on a pro-rated basis, according to the accrual rate per hour. Length of service determines the rate at which the employee will accrue PTO.
Employee Assistance Program (EAP) First Sun and Mutual of Omaha	Date of Hire	A completely confidential counseling program that covers issues such as marital and family concerns, depression, substance abuse, grief and loss, financial entanglements, and other personal issues. Available for free to ALL employees and immediate family members.
Identity Theft Protection Allstate	First of the month following 30 days of employment	Identity and privacy protection for a rapidly changing world including identity monitoring, credit monitoring and remediation. Allstate provides a full suite of identity theft protection to you and your family members. Other solutions include high-risk transaction monitoring, account activity, social media monitoring, IP address monitoring and much more.
Employee Discount Program	Date of Hire	As an employee, you are eligible to receive discounts from a variety of suppliers such as: <ul style="list-style-type: none"> • YMCA • Tickets at Work • Riverbanks Zoo and Garden Your Benefits and Leave Coordinator will be able to provide you with information, promotion codes and coupons you need to access these discounts.