

SHORE UP! Inc. Benefits Summary

The following SHORE UP! Inc. benefits are applicable for full-time staff scheduled to work 30+ weekly hours. For new employees, the medical/dental/vision insurance effective date of coverage is the first of the month following 60 days of employment.

Time Away From Work

SHORE UP! Inc. provides vacation leave, sick leave and personal days that enables you to rest and be with your family/friends. Also for necessary professional appointments. The longer your service with SHORE UP! Inc., the more vacation time you earn.

Accrued Vacation Leave

Less than 2 years	5 days per year
2-5 years	10 days per year
5-10 years	15 days per year
10-20 years	20 days per year
20+ years	25 days per year

Head Start Program and Early Head Start Program Teachers, Teacher Aides and Nutrition Aides do not accrue vacation leave. However they are provided personal days for time away from work while also accruing sick leave. They can also participate in other SHORE UP! Inc. provided benefits as full-time staff, which includes year-round medical/dental/vision insurance coverage despite not working in-between our program years.

Personal Days

Head Start Staff (Teachers, Teacher Aides and Nutrition Aides)	3 days of paid personal leave each fiscal year
Early Head Start Staff (Teachers, Teacher Aides and Nutrition Aides)	3 days of paid personal leave each fiscal year
Everyone Else	1 day of paid personal leave each fiscal year

Accrued Sick Leave

SHORE UP! Inc. recognizes you may occasionally need time away from work to recover from an illness or injury. Accrued sick leave provides a way for you to earn that time off. You earn 18 days per year (Foster Grandparents staff earns 12 days per year).

Medical Insurance

Three medical insurance benefit plans are provided by United Healthcare (UHC).

- HMO plan that utilizes the OCI Network
- Point-of-Service (POS) plan that utilizes the OCI Network for in-network services
- Health Savings Account (HSA)

Option One - HMO Plan that utilizes the OCI Network

Medical services are provided by in-network providers within the OCI Network unless an emergency exists. HMO plans provide medical access to specific doctors, physicians, specialist, hospitals and other providers within the network – at reduced cost to participants than utilizing out-of-network services.

12 Month Employee Bi-weekly employee contribution

Employee Only	\$83.44
Employee + Spouse	\$398.91
Employee + Child/Children	\$156.59
Family	\$486.92

10 Month Employee Bi-weekly employee contribution

Employee Only	\$108.47
Employee + Spouse	\$518.58
Employee + Child/Children	\$203.57
Family	\$632.99

Option Two - Point-of-Service (POS) plan that utilizes the OCI Network

Medical participants have the option of medical services provided by in-network providers or out-of-network medical providers. In-network medical services cost less and has greater coverage while out-of-network medical services will cost you more. Referrals from ones primary medical provider is necessary to visit medical specialist – whether the medical specialist is an in-network or out-of-network provider.

POS plans requires participants to choose a primary care physician (PCP) and to get referrals to see other medical providers. As your ‘point-of-service’ medical provider, a medical referral is necessary for one to receive coverage within the plan regarding medical service not provided by the PCP.

12 Month Employee Bi-weekly employee contribution

Employee Only	\$87.87
Employee + Spouse	\$420.75
Employee + Child/Children	\$164.78
Family	\$513.34

10 Month Employee Bi-weekly employee contribution

Employee Only	\$114.23
Employee + Spouse	\$546.98
Employee + Child/Children	\$214.22
Family	\$667.34

Option Three - Health Savings Account (HSA)

This is a unique, tax-advantaged account that can be used to pay for current or future healthcare expenses. This includes deductibles, co-insurance/co-payments, prescription drugs, vision expenses and dental care. HSA plans are high-deductible plans where participants – not employers or insurance companies - control the money within the account.

Unused funds roll over from year to year, as there’s no ‘use it or lose it’ penalty. Over time, if medical expenses are minimized and contributions are ongoing, the account can accumulate assets that can be used for future healthcare expenses or retirement benefits on a tax-deferred basis. After age 65, funds can be withdrawn for any purpose without penalty, but may be subject to income tax if not used for IRS-qualified medical expenses.

12 Month Employee Bi-weekly employee contribution

Employee Only	\$59.67
Employee + Spouse	\$285.71
Employee + Child/Children	\$111.89
Family	\$348.58

10 Month Employee Bi-weekly employee contribution

Employee Only	\$77.57
Employee + Spouse	\$371.42
Employee + Child/Children	\$145.46
Family	\$453.15

Dental Insurance

Two dental insurance benefit plans are provided by Guardian.

- Managed Dental Care (DHMO)
- Dual Choice PPO

Option One - Managed Dental Care (DHMO)

This requires dental participants to utilize in-network dental services unless an emergency exists.

12 Month Employee Bi-weekly employee contribution

Employee Only	\$1.11
Employee + Spouse	\$4.26
Employee + Child/Children	\$2.43
Family	\$6.35

10 Month Employee Bi-weekly employee contribution

Employee Only	\$1.44
Employee + Spouse	\$5.54
Employee + Child/Children	\$3.16
Family	\$8.25

Option Two - Dual Choice PPO

Dental participants have the option of dental services provided by in-network providers or out-of-network dental services. In-network dental services cost less and has greater coverage while out-of-network dental services will cost you more.

12 Month Employee Bi-weekly employee contribution

Employee Only	\$13.48
Employee + Spouse	\$27.36
Employee + Child/Children	\$32.13
Family	\$48.87

10 Month Employee Bi-weekly employee contribution

Employee Only	\$17.52
Employee + Spouse	\$35.56
Employee + Child/Children	\$41.77
Family	\$63.53

Vision Insurance

For new employees, the effective date of coverage is the first of the month following 60 days of employment. This benefit plan is provided by United Healthcare (UHC).

12 Month Employee Bi-weekly employee contribution

Employee Only	\$2.87
Employee + Spouse	\$5.29
Employee + Child/Children	\$5.55
Family	\$8.31

10 Month Employee Bi-weekly employee contribution

Employee Only	\$3.73
Employee + Spouse	\$6.88
Employee + Child/Children	\$7.21
Family	\$10.80

Short-term Disability Insurance

Provides temporary income protection if you're unable to work because of a non-work related illness or injury in accordance to a medical provider. This benefit covers 60% of your weekly gross income up to 13 weeks. SHORE UP! Inc. pays 100% of the premium, thus no cost to you.

Basic Life Insurance

Basic Life Insurance provides income protection in the event of your death while working for SHORE UP! Inc. SHORE UP! Inc. pays 100% of the premium, thus no cost to you. Your beneficiary or beneficiaries are eligible for up to a \$50,000 maximum.

Please ensure that your beneficiary information remains current.

Supplemental Insurance

You can purchase additional insurances that provides income protection for unexpected events in your life, which includes additional disability and life insurance.

Retirement Plans

Maryland State Retirement and Pension System

SHORE UP! Inc. participates in the Maryland State Retirement and Pension System. As a full-time employee, you are automatically enrolled in the program as participation is mandatory. SHORE UP! Inc. pays 93% of the contribution and you pay 7% for the employee contribution.

Being vested means you have a right to a benefit from the retirement plan even if you leave before reaching retirement age and/or do not withdraw from your account. To become vested, you must be employed by a state agency that participates in the State of Maryland Pension Plan or Retirement System for 10 years.

403(b) Plan

SHORE UP! Inc. also provides a defined contribution retirement plan via Midland National. A 403(b) plan is a relative to the 401(k) plan and enables tax-deferred contributions until withdrawals are made. The SHORE UP! Inc. 403(b) plan is a Fixed Index Annuity.

(Last revised June 22, 2021)