



Our Benefits

Heifer International offers a competitive, comprehensive benefit package to full-time employees (those working 30 or more hours a week). The following information highlights our benefits package.

Managing Your Health

- ❖ Health Coverage – 75% of premiums are paid by Heifer International. \$15 co-pay for doctors visits. \$250 deductible. 90/10 Coverage in-network. Domestic partner coverage available.
- ❖ Dental Coverage - 75% of premiums are paid by Heifer International. Two routine periodic examinations per year paid 100%. Domestic partner coverage available.
- ❖ Vision Coverage – Co-pay of \$10 for eye exams and \$25 for prescription glasses. Domestic partner coverage available.
- ❖ E-doc America Assistance – Personal access to a doctor from any computer with internet access.
- ❖ Voluntary Cancer and Accident Coverage.
- ❖ Heifer has Smoke Free Campus to help employees maintain their quality of life by providing a healthy, comfortable, and productive work environment.

Managing Your Money

- ❖ 403(b) Savings Plan (Employee 100% vested after 3 years of employment) 10% of gross wages contributed by Heifer International each pay period.
- ❖ Pre-tax Deductions – Available for medical, dental and vision health care premiums.
- ❖ Flexible Spending Accounts – Available for unreimbursed medical expenses and dependant day care expenses.
- ❖ Health Reimbursement Account (HRA) - \$250 is provided by Heifer each full calendar year for employees to utilize for qualified health care expenses.
- ❖ Short and Long-Term Disability Coverage – Premiums paid 100% by Heifer. Short-term begins after 30 days of disability and is paid at 60% of gross wages. Long-term begins at 180 days of disability and is paid at 60% of gross wages.

- ❖ Life Insurance and Accidental Death and Dismemberment (AD&D) Insurance – Premiums paid 100% by Heifer. \$75,000 life insurance coverage. \$75,000 accidental death and dismemberment insurance.
- ❖ Additional Voluntary Life Insurance coverage available for employees, spouses and children. Domestic partnership coverage available.

Managing Your Work Life Balance

- ❖ Employee Assistance Program (EAP) – Confidential, free service designed to help employees and their families with personal or work related problems.
- ❖ Flex Time – Opportunity to work alternate work schedules in some positions.
- ❖ Paid Leave:
 - 10 holidays per year
 - 22 vacation days per year
 - 12 sick days per year (90 day waiting period)
 - 4 personal days per year (90 day waiting period)

Note: Some benefits may be pro-rated or are not available to employees working less than 30 hours per week.

Health, Dental and Vision coverage begins on the first day of the month following the employee's date of hire. If the employee starts on the first day of the month benefits begin immediately on the first day. (Please note exception on 403(b) plan)