

## BENEFITS AT A GLANCE

Right Steps Child Development Centers offers a total compensation package that includes health, retirement, and much more. The summary below describes the benefits available to full-time employees and their eligible dependents.

### Health, Life, and Health Saving's Account

Right Steps offers medical, prescription, dental, vision, and life insurance benefits to protect you and your family's health and welfare. Right Steps also contributes to a Health Saving's account each month to be used to pay for eligible health care expenses with pre-tax dollars.

### Effective Date of Coverage

Your healthcare coverage is effective on the first day of the month following 60 days of employment.

### Cost

Right Steps pays a significant portion of the costs for health benefits; your cost share- paid through pre-tax payroll deductions- depends on the plan you choose, your employee status, and whether you are covering dependents.

### Eligible Dependents

You can cover your spouse, your children (biological, adopted, or stepchildren) up to the end of the month in which they turn 26, and your children age 26 and older who are incapable of self-support due to a certified mental or physical condition that existed prior to the age 26. You will need to provide documentation verifying the eligibility of your enrolled dependents.

### Medical, Prescription, and HSA Account

Choose the medical plan that works best for you and your family. All Medical plans include prescription drug coverage as well as an employer contribution to a Health Saving's Account. The amount contributed to your HSA will be determined based off of single or dependent coverage.

### Dental

Dental coverage offers full coverage for diagnostic and preventative care, and substantial coverage for a range of other dental services.

### Vision

Vision coverage offers in-network vision coverage for eye exams, lenses, frames, and contact lenses.

### Life Insurance

Right Steps provides \$25,000 in life insurance for each full time employee at no cost to you. You can purchase additional coverage at competitive rates. You can also purchase life insurance coverage for your eligible dependents.

### Retirement

Right Steps offers generous retirement plans to help you save for your future. Right Steps basic matching and supplemental retirement plans allow you to save for retirement on a pre-tax basis. Choose from a variety of investment options. To be eligible for 401K you must complete 12 months of service and be 21 years of age or older.

### Time away from work

Right Steps provides you with a substantial amount of time away from work during the course of a year. This allows you to relax, take vacations, attend to personal affairs, recover from illness or injury, spend time with family- whatever your personal



needs may be. You will accrue paid time off starting on day 1 of employment- the accrual rate is dependent on your length of service. In addition to paid time off, Right Steps offers 7 paid Holidays. These holidays include, New Year’s Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, the day after Thanksgiving, and Christmas Day.

Other leaves with pay include jury duty and a death in your family.

Leaves without pay may be granted upon approval from HR. Leaves without pay includes FMLA, General Leave, and military leave.

### Education Assistance

Right Steps offers a couple of different tuition assistance programs for eligible employees. You must complete your 90 day introductory period and be performing satisfactorily in your position.

### Disability

Right Steps has partnered with outside insurance companies to offer options for accidental and short term disability. Your coverage amounts and cost will be dependent on what you choose as well as your salary.

### Discounts and other services

Right Steps offers a 25% child care discount for any employee that would like to enroll their child(ren) in one of our centers. Each year there is a drawing for a free condo stay in Colorado and in addition to all the benefits listed above, Right Steps also can offer a discounted rate for a Sam’s club membership and a small loan program for up to \$1000.00 for all employees.

If you have any questions in regards to any information displayed above, please contact the HR Director.

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*Please note: This is a brief overview of Right Steps benefits; it is not an official plan or policy document. If there is a conflict between the information presented here and the information contained in the agency’s documents and policies, the plan documents and policies always govern and are the controlling legal documents.*