

**YOUTH FOR UNDERSTANDING USA
BENEFIT SUMMARY**

Health Insurance/ Prescription Program	Guardian Insurance – PPO <ul style="list-style-type: none"> • Availability: employees working 30 or more hours per week; coverage available the first of the month following employment • Employee/Employer-paid premium
Dental Insurance	Guardian Insurance <ul style="list-style-type: none"> • Employee/Employer-paid premium
Vision Plan	DentaQuest through Avesis <ul style="list-style-type: none"> • Employee-paid
Life Insurance	UNUM Life Insurance <ul style="list-style-type: none"> • Employer-paid for full-time regular employees
Supplemental Life Insurance	<ul style="list-style-type: none"> • Additional Life Insurance coverage available • Employee-paid
Short Term/Long Term Disability Plans	UNUM Life Insurance <ul style="list-style-type: none"> • Employer-paid
Holidays	11 paid holidays for full-time regular employees
PTO (Paid Time Off)	PTO covers vacation, sick, personal, and emergency leave. Accrual rate varies by year as follows: <ul style="list-style-type: none"> • Years 1-4 - 5.58 hours per pay period (20 days per year) • Years 5-9 - 6.97 hours per pay period (25 days per year) • Years 10+ - 8.36 hours per pay period (30 days per year) • Prorated for part-time employees
Group Retirement Annuity Plan	TIAA-CREF <ul style="list-style-type: none"> • Enrollment available the first of the month following employment • Employee contribution with Employer match available
Additional Benefits	<ul style="list-style-type: none"> • Direct Deposit • Employer match of FICA tax • Worker’s Compensation Insurance • Unemployment Insurance