

2026

EMPLOYEE BENEFITS SUMMARY

A comprehensive guide to employee benefits

Lifetime Assistance Website

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FOSTERING A WORKPLACE THAT CARES FOR ITS MOST IMPORTANT ASSET— OUR PEOPLE!



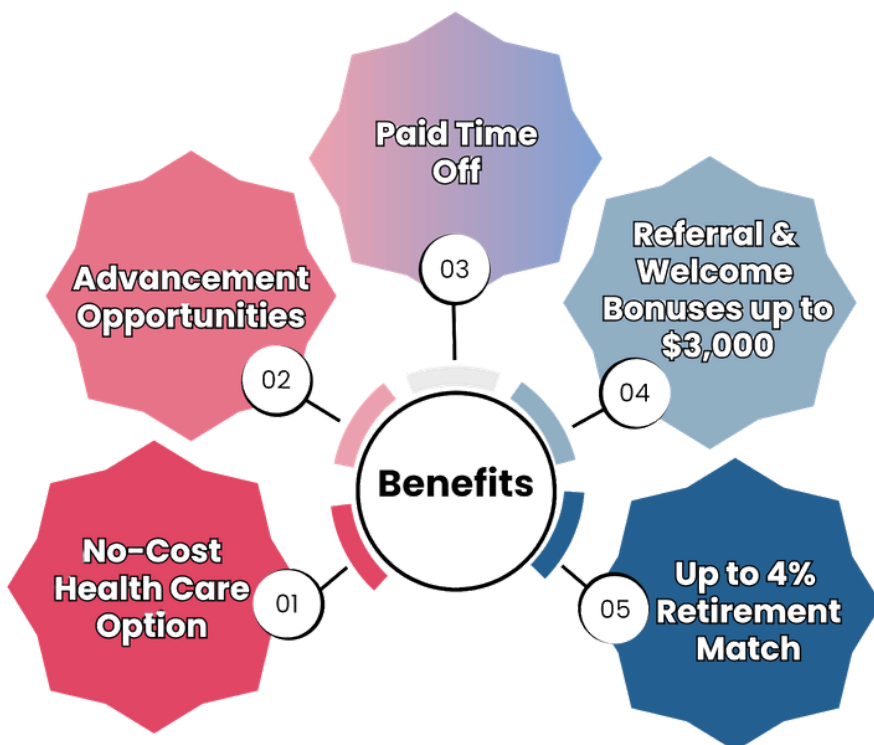
Lifetime Assistance offers a diverse array of benefits to all employees! **Our benefits are heavily focused on the health and wellness of not only our employees but their families too.** We believe that when our team members are well taken care of, they can give their best to the people that we help serve. **We are dedicated to providing the best benefits possible** so that you can focus on making a difference in the lives of those we support while **making a remarkable impact in the greater Rochester community.**

OUR BENEFITS & PERKS

The following is an overview of some of the benefits available to employees and their families.

These brief descriptions provide a snapshot of what we offer, but they are not intended to be all-inclusive. For detailed information on eligibility, coverage, and specific plan details, please contact the Human Resources department:

hrhelpdesk@lifetimeassistance.org



BENEFITS SUMMARY

Medical:

- **Provider:** Excellus Blue Cross Blue Shield.
- **Eligibility:** Employee must be working a minimum of 30 hours a week.
- **Plan Options:** Four medical plans to choose from.
- **Health Savings Account:** Available with High Deductible Plans, tax-free savings for eligible medical, dental, and vision expenses. Funds roll over year to year.
 - **Flexible Spending Account:** Allows employees to set aside pre-tax funds to pay for eligible healthcare or dependent care expenses.
Any unused funds at the end of the plan year may be forfeited, subject to applicable grace period or carryover provisions.
- **Dependent Coverage:** Eligible dependents can be covered through pretax payroll deductions.
- **Coverage Start Date:** The first day of the month following your hire date.

Excellus Medical Plans Bi-Weekly Cost (Full-Time)

Coverage Level	Signature Hybrid	Signature \$2,000/\$4,000 HDHP	Signature \$4,000/\$8,000 HDHP	Signature \$6,500/\$13,000 HDHP
Employee	\$370.86	\$216.61	\$127.86	\$0.00
2 Person	\$741.76	\$433.22	\$255.72	\$0.00
Family	\$1,023.24	\$597.66	\$352.80	\$0.00

Employer Annual HSA Contribution (Full-Time)

Coverage Level	Signature \$2,000 / \$4,000 HDHP	Signature \$4,000 / \$8,000 HDHP	Signature \$6,500 / \$13,000 HDHP
Employee	\$700	\$700	\$700
2 Person	\$1,400	\$1,400	\$1,400
Family	\$1,400	\$1,400	\$1,400

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Dental:

- **Provider:** ComTon Dental.
- **Eligibility:** Employee must be working a minimum of 30 hours a week.
- **Plan Options:** High and low plans.
- **Coverage Includes:** Preventative services, basic care, major services, and orthodontia for eligible dependents.
- **Coverage Start Date:** The first of the month following your first 60 days of benefits eligible employment.

ComTon Dental Plans Bi-Weekly (Full-Time)		
Coverage Level	Low Plan	High Plan
Employee	\$7.44	\$8.77
2 Person	\$12.15	\$21.60
Family	\$12.15	\$21.60

Vision:

- **Provider:** VSP Vision.
- **Eligibility:** Employee must be working a minimum of 30 hours a week.
- **Plan Options:** Standard and premium.
- **Coverage Includes:** Annual eye exams, lenses, frames, and contact lenses.
- **Coverage Start Date:** The first of the month following your first 60 days of benefits eligible employment.

VSP Vision Plans Bi-Weekly Contributions		
Coverage Level	Standard	Premium
Employee	\$2.22	\$3.98
2 Person	\$4.44	\$7.94
Family	\$7.15	\$12.80

BENEFITS SUMMARY



Employer Contributions to Health & Wellness

Group Life and Accidental Death & Dismemberment (AD&D):

- **Provider:** Lincoln Financial.
- **Eligibility:** Employee must be working a minimum of 30 hours a week.
- **Coverage Amount:** 2x annual earnings, up to \$500,000.
- **Cost to Employee:** No cost, it's 100% company paid.

Long-Term Disability Insurance (LTD):

- **Provider:** Lincoln Financial.
- **Eligibility:** Employee must be working a minimum of 30 hours a week.
- **Cost to Employee:** No cost, it's 100% company paid.

Retirement, 403b Plan:

- **Provider:** USI Group.
- **Eligibility:** Employee must be working a minimum of 20 hours a week.
- **Contribution Start Date:** The first day of the following month after hire date.
- **Employer Match:** Lifetime will match every dollar you contribute to your retirement, up to 4% of your eligible compensation, after 1 year of service.
- **Flexible Contributions:** You have the freedom to choose how much you want to contribute, with the option to increase or decrease your contributions at any time.
- **Auto Deferral with Opt-out Option:** All new hires will be automatically enrolled in the retirement plan at 4% with the ability to opt out if desired.

BENEFITS SUMMARY



Employee Contributions to Health & Wellness

Accident Insurance:

- **Provider:** Lincoln Financial.
- **Eligibility:** Employee must be working a minimum of 20 hours a week.
- **Coverage:**
 - Provides cash benefits directly to you if you or a covered family member experience a covered accidental injury.
 - The amount you receive depends on the type of injury such as burns, dislocations, fractures, concussions, eye injuries, or lacerations.

Benefit	Coverage Details
Accident Coverage Type	On and Off Job
Payment Features	Based on a schedule (see the benefit summary)
Portability	Included
Dependent Age	To age 26

Coverage Level	Bi-Weekly Contribution
Employee	\$3.90
Employee & Spouse	\$6.35
Employee & Child(ren)	\$6.96
Family	\$9.39

BENEFITS SUMMARY



Employee Contributions to Health & Wellness

Critical Illness Insurance:

- **Provider:** Lincoln Financial.
- **Eligibility:** Employee must be working a minimum of 20 hours a week.
- **Coverage:**
 - Provides cash benefits if you or a covered family member is diagnosed with a covered serious illness.
 - Covered conditions include cancer, heart attack, stroke, heart failure, kidney failure, or major organ failure.
 - You and your dependents must be enrolled in a major medical plan.

	Employee	Dependents
Benefit Amount	\$5,000 increments up to \$30,000	Spouse: \$5,000 increments up to \$30,000 Child: 50% of Employee benefit
Conditions	Cancer, Heart Attack, Stroke, Heart Failure, Kidney Failure, Organ Failure	
Wellness Benefit	\$50 cash benefit for completing an exam or screening	
Portability	Included	

Voluntary Short-Term Disability (STD):

Lifetime Assistance offers Short-Term Disability insurance as an optional, employee-paid benefit. STD provides partial income replacement if you are unable to work due to a non-work-related illness, injury, or medical condition, including pregnancy. Benefits are paid concurrently with New York State Statutory Disability benefits.

- **Provider:** Lincoln Financial.
- **Eligibility:** Employee must be working a minimum of 30 hours a week.
- **Pay:** Benefits pay 60% of your weekly wages up to \$750 per week for 26 weeks.

BENEFITS SUMMARY



Employee Contributions to Health & Wellness

Hospital Indemnity Insurance:

- **Provider:** Lincoln Financial.
- **Eligibility:** Employee must be working a minimum of 20 hours a week.
- **Coverage:**
 - Provides cash benefits if you or a covered family member is admitted to the hospital.
 - Benefits are paid in addition to what is covered under your health insurance.

Core Hospital Benefits	Plan Benefit
Hospital admission- initial day of admission	\$1,000 per day for 2 days per calendar year
Hospital confinement- for each day of confinement in a hospital	\$100 per day for 30 days per calendar year
Hospital ICU admission- initial day of ICU admission	\$2,000 per day for 1 day per calendar year
Hospital ICU confinement- for each day of confinement in an ICU	\$165 per day for 30 days per calendar year
Portability	Included

Coverage Level	Bi-Weekly Contribution
Employee	\$6.72
Employee & Spouse	\$14.82
Employee & Child(ren)	\$10.57
Family	\$19.49

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NYS Benefits

NY State Statutory Disability Insurance:

- **Provider:** Lincoln Financial.
- **Eligibility:** All full-time, part-time, & per diem employees based in New York State.
- **Coverage:**
 - Provides partial wage replacement to eligible employees who are unable to work due to a non-work-related illness, or injury; including pregnancy.
 - Benefits pay 50% of the employee's weekly wages up to a maximum of \$170 per week.
 - Employee receives up to 26 weeks of wages in a 52-week period.

NY State Paid Family Leave:

Provides eligible employees with job-protected paid time off to bond with a newborn, care for a family member with a serious health condition, or assist loved ones when a spouse, domestic partner, child or parent is deployed on active military service.

- **Provider:** Lincoln Financial.
- **Pay:** Benefits pay 67% of your average weekly wages up to a maximum of \$1228.53 per week.
- **Eligibility:**
 - Must be an employee of NYS.
 - Must be working a minimum of 20 hours per week.
 - Must have worked for Lifetime Assistance for a minimum period of:
 - **Full-time Employees:** 26 consecutive weeks.
 - **Part-time Employees:** 175 days.
- **Coverage:** Eligible employees may receive up to 12 weeks of paid leave per benefit year.

BENEFITS SUMMARY

Employee Bonuses

Employee Welcome Bonus:

Payment Schedule:

- The Welcome Bonus will be paid after the newly hired employee completes:
 - 6 months of employment.
 - A minimum of 520 hours of successful service.

Eligible Positions & Bonus Amounts	
Position Title	Bonus Amount
Direct Support Professionals (DSP)	\$1000
Maintenance Workers	\$1000
Transportation Drivers	\$1000
Licensed Practical Nurses (LPN)	\$2000
Registered Nurses (RN)	\$3000

Employee Referral Bonus:

Eligibility: All active employees are eligible to refer candidates. Both the referring employee and the referred hire must:

- Be actively employed at the time of each payout.
- Work a minimum of 20 hours a week.

Bonus Amounts		
Referred Positions	Payment per Milestone	Total Bonus
All Eligible Roles	\$750 at 3 months + \$750 at 6 months	\$1500
Registered Nurse (RN)	\$1000 at 3 months + \$1000 at 6 months	\$2000

Rehires are not eligible for the referral bonus.

BENEFITS SUMMARY

Employee Pay Service

UKG Wallet On-Demand Pay:

- **Access your pay anytime:** Withdraw a portion of your earned wages between pay periods.
- **How it works:** Use the UKG Wallet app to access money you've already earned.
- **Benefits:**
 - No borrowing required.
 - No payday loans.
 - No interest or fees.*

*Unless using UKG Wallet to withdraw physical cash.

 [UKG Wallet Sign Up](#)

 [UKG Wallet App Store](#)

 [UKG Wallet Google Play](#)

BENEFITS SUMMARY

Employee Time Off

Paid Time Off, Paid Sick Leave, Holidays:

- Employees begin accruing **Paid Time Off (PTO)** and **Paid Sick Leave (PSL)** immediately upon hire.
- Employees can accrue up to 56 hours of PSL a year.
- Accrued PSL can be used in the same way as PTO, offering flexibility for personal or medical needs.
- Non-residential employees receive **9 paid holidays annually**.
 - New Year’s Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving Day, Thanksgiving Floater, Christmas Day, Christmas Floater.
- Residential employees accrue **additional PTO** due to the demand of their roles.

PTO and PSL Accrual Rates				
Years of Service	Hours per Week	Non-Residential PTO Earned Per Pay Period	Residential PTO Earned Per Pay Period	PSL Earned Per Pay Period
Under 1 Year	35 - 40 hrs	2.16	4.93	2.33 – 2.67
	26 - 34 hrs	1.50	3.58	1.73 – 2.27
	20 - 25 hrs	0.83	2.21	1.33 – 1.67
1 – 4.99 Years	35 - 40 hrs	6.47	9.24	2.33 – 2.67
	26 - 34 hrs	4.73	6.81	1.73 – 2.27
	20 - 25 hrs	2.98	4.36	1.33 – 1.67
5 – 9.99 Years	35 - 40 hrs	8.00	10.78	2.33 – 2.67
	26 - 34 hrs	5.89	7.96	1.73 – 2.27
	20 - 25 hrs	3.75	5.13	1.33 – 1.67
10+ Years	35 - 40 hrs	9.54	12.31	2.33 – 2.67
	26 - 34 hrs	7.04	9.12	1.73 – 2.27
	20 - 25 hrs	4.52	5.90	1.33 – 1.67

Accrual rates are earned per bi-weekly pay period.

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Employer Policy

Bereavement Policy:

Lifetime Assistance provides employees with paid time off to grieve, take care of arrangements, and attend funeral or memorial services.

Eligibility:

- All regular full-time and part-time employees are eligible for bereavement upon hire.
- Bereavement must be taken within 30 calendar days of the date of death.
- If arrangements occur later, employees may request to use bereavement leave within 60 days, subject to HR approval.

Amount of Paid Leave (Per Occurrence)

Relationship to Deceased	Maximum Paid Leave
Spouse or Domestic Partner	Up to 5 workdays
Child, Stepchild, or Foster Child	Up to 5 workdays
Parent, Stepparent, or Legal Guardian	Up to 5 workdays
Sibling or Stepsibling	Up to 3 workdays
Grandparent or Grandchild	Up to 3 workdays
In-Laws: Parent, Child, or Sibling	Up to 3 workdays
Aunts, Uncles, Nieces, Nephews	Up to 1 workday

BENEFITS SUMMARY

Employee Programs

Employee Assistance Program:

Bree Health provides a comprehensive range of services to support your mental health and overall well-being. Assistance is available 24 hours a day, 7 days a week. Contact: 1-800-327-2255.

Services for:

- Anxiety/Stress
- Bereavement
- Debt Management
- Diet and Fitness
- Financial Counseling
- Legal Counseling
- Nutrition

▶ [Bree Health Sign On](#)

▶ [Bree Health App Store](#)

▶ [Bree Health Google Play](#)

Employee Discount Program:

Provider: My Better Benefits

- Provides employees with exclusive discounts on travel, entertainment, shopping, wellness services and more through a convenient online platform.
- Available year-round with new offers added regularly.
- No cost to employees.

▶ [My Better Benefits Website](#)

Employee Advancement

Advancement Opportunities:

Tuition Reimbursement

- **Eligibility:** For Full-time and Part-time employees at 1 year of service.
- **Full-Time Reimbursement:** Up to \$4,500 per year.
- **Part-Time Reimbursement:** Up to \$2,500 per year.
- Can be combined with the Scholarship Program.

Scholarship Program

- **Eligibility:** Attending a 2 or 4 year school, trade, or certification program. Available at 1 year of employment.
- **Award:** Up to \$3,000 per semester.
- Funds awarded directly to the student for tuition, fees, and other needs like transportation and childcare.

Apprenticeships

As an apprentice, participating employees will complete hands-on, on-the-job training with an On-Site Skills Coach from their site and a mentor who will support the employee with their professional and personal goals to grow their career. The training will focus on building skills so the participating employee can demonstrate proficiency in the DSP (Direct Support Professional) Core Competencies.

- **Eligibility:** Employees working 30+ hours per week.
- **Receive** a \$2,000 stipend, a certificate of completion, and pathways for career advancement.

NADSP (National Alliance for Direct Support Professionals) E-Badge

- **Eligibility:** Must be employed for 6 months.
- **Receive** \$750 in a stipend for each level completed, NADSP certification, and the chance to obtain transferrable SUNY credit hours.