



# Benefits We Offer To Our Staff



**401(a) Retirement Plan** – once eligible, our Association contributes 10% of your biweekly compensation towards your retirement plan. You will be automatically enrolled when you are 21 years old and have worked 1,000 hours in 2 separate anniversary years.

**403(b) Savings Plan** – a voluntary savings plan that you can make pre-tax and/or after-tax contributions to for your retirement. You can enroll or make changes to this benefit at any time.

**AFLAC** – provides accident and critical illness to staff members who are eligible to enroll and elect to participate.

**Commuter Benefits Program** – allows you to pay for your monthly commute by using tax-free dollars. You can enroll or make changes to this benefit at any time.

**Dental** – all regular full-time staff members may enroll in the Cigna Dental plan. This benefit includes adult orthodontia.

**Employee Assistance Program (EAP)** – provides resources to all staff members to help resolve personal concerns that may be affecting their health, well-being, family life or job performance. Provides **confidential** assistance to our staff and their dependents 24 hours per day, 7 days a week. For more information, please watch this video: <https://vimeo.com/723053906>

**Financial Wellness** – the YMCA is invested in its staff's overall well-being, which includes financial health too. We have partnered with *Morgan Stanley at Work* to offer a benefit to all staff that is designed to help reduce financial stress, grow financial knowledge, and take charge of your future. No matter where you are in life, the Financial Wellness program can help empower you to achieve your goals.

**Leave of Absences** – our Association offers a variety of leaves, including Family Medical Leave, short-term disability, long-term disability, military leave, personal leave, etc. For additional leave information, [this Presentation](#) reviews the leave options available, including how different leave scenarios and timelines may work.

**Life Insurance** – all full-time staff members are automatically enrolled in basic life insurance and the YMCA pays the full cost of the premium. Full-time staff may also enroll in supplemental life insurance and/or dependent life insurance.

**Medical** – all regular staff members may enroll in the medical plan they are eligible for. Full-time staff may choose between United Healthcare's 100/80 and 80/60 plans. Part-time staff may choose between 3 plan options with BPA; all part-time plans meet the minimum essential coverage requirement under the Affordable Care Act.

**NY's 529 College Savings Program** – is an education savings plan designed to help families set aside funds for future college costs. Parents, grandparents, relatives, and friends can save for eligible 2- or 4-year colleges, vocational/technical schools, or graduate schools.

**Paid Time Off** – all staff members accrue sick time under the New York State law (1 hour for every 30 hours worked, up to 56 hours per calendar year). Staff scheduled to work at least 20 hours per week are eligible to accrue vacation, personal days, floating holidays, and paid holidays.

**Plum Benefits** – offers exclusive discounts, special offers and access to preferred seating and tickets to top attractions, theme parks, shows, sporting events, movie tickets, hotels and more!

**Prepaid Legal** – staff have access to experienced attorneys to help with estate planning, home sales, tax audits and more. You can view a short video on this benefit [here](#).

**Student Loan Refinance Counseling Program** – allows staff members to combine their current higher education loans into a single loan at a potentially lower interest rate. All staff members as well as their family and friends can utilize this service.

**Tuition Reimbursement** – is a financial investment in our full-staff staff members. We encourage staff to broaden their job-related academic knowledge to keep our Association on top of advances in information and technology, and to expand their professional capacities and opportunities.

**Vision** – all full-time staff members who are participants in one of the medical plans are automatically enrolled.

**YMCA Membership** – all regular full-time and part-time staff members are eligible to receive an adult or family citywide membership at no cost.

Detailed information on all benefits can be found in the full-time and part-time benefits booklets. Please contact the Association Office Benefits department if you have questions on any of our benefit programs or the process on how to enroll or make changes to your plan(s). The Benefits team can be reached at 212-630-9687 or [benefits@ymcanyc.org](mailto:benefits@ymcanyc.org).