



Nurse-Family Partnership National Service Office

Benefits Brief

This document provides a brief description of the Nurse-Family Partnership (NFP) benefits program, which may change from time to time according to the needs of the organization and its employees. These benefits are effective on the first of the month 30 days after you begin employment with NFP, unless otherwise noted.

- ◆ Insurance – NFP offers the following insurance plans to employees working at least 30 hours per week:
 - Medical Insurance – a choice among several different health plans; employee contribution required.
 - Dental Insurance – a flexible plan with different levels of coverage for in or out of network.
 - Vision – employer-funded for employee only.
 - Short Term Disability – employer-funded for employee only.
 - Long Term Disability – employer-funded for employee only.
 - Group Term Life Insurance – \$50,000, employer-funded for employee only.
- ◆ Holidays – NFP's offices will be closed on the following paid holidays: New Year's Day, Martin Luther King, Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas. In addition, each full-time employee will be entitled to up to a maximum of 3 floating holidays per year. Full-time employees employed on January 1st, accrue floating holidays, one per month up to a total of 3, during the first 3 months of the calendar year. New staff members will receive one floating holiday per month beginning on the first day of the month following hire and will continue to earn 1 floating holiday per month until either the maximum of 3 floating holidays has been earned or the end of the calendar year has been reached. Paid holidays cannot be carried forward into a new calendar year. Part-time employees accrue floating holiday time on a prorated basis.
- ◆ Vacation – NFP offers full-time employees a tiered vacation accrual structure by years of employment. Vacation days begin accruing immediately and may be carried forward up to an accrued-but-not-used maximum of 20 days calculated at the end of each pay period. Part-time employees accrue vacation time on a prorated basis.

▪ 1-2 years of employment:	10 days of vacation
▪ 3-4 years of employment:	15 days of vacation
▪ 5 or more years of employment:	20 days of vacation
- ◆ Sick Leave – NFP provides full-time employees with 5 days of paid sick leave per calendar year which may be taken when the employee is ill or needs to care for an ill family member. You may carry forward unused sick leave days to an accrued-but-not-used maximum of 40 days calculated at the end of each pay period. Part-time employees accrue sick time on a prorated basis.
- ◆ Retirement – NFP offers a 401(k) plan as follows:
 - NFP currently will make a contribution to the plan on behalf of each employee in an amount equal to 10% of the employee's salary and wages.
 - Employees may contribute from 1-100% of annual salary and wages to the plan up to the statutory maximum (\$16,500 per year or \$22,000 if over 50 years of age).
 - Employees are eligible to participate in the plan after 90 days of employment with NFP.
 - You are 100% vested in all contributions made by you or by NFP on your behalf as soon as you begin participating in the plan.
 - **MassMutual Finance Group** manages the NFP 401(k) plan, see www.massmutual.com/retire/.
- ◆ 125 Plan – NFP offers a 125 plan through which the employee can pay for eligible out-of-pocket medical and child care expenses with pre-tax dollars if you enroll in the plan.
- ◆ RTD Eco Pass or Commuting Allowance – NFP provides an annual pass for unlimited use on metro Denver's Regional, Express, Local, Light Rail, Call-n-Ride and SkyRide services. Eco Pass recipients will also receive a Commuting Allowance in the amount of \$45.00 per month. For employees not participating in the RTD Eco Pass Program, NFP provides a \$51.50 per employee per month commuting benefit which may be used for parking, bus or light rail fare.