



COMMUNITY HOUSING PARTNERS

2023 EMPLOYEE BENEFITS

For Regular Employees Only

Benefit Program	Carrier/Vendor	Paid by CHP	Benefit Description												
Health Insurance	UMR/Apta	Approx. 89% based on Choice+ 2000 Rates	Three plan options from UMR Four plan tiers: Employee, Child(ren), Spouse, Family												
Dental Insurance	Delta Dental	\$10/month	Two plan options: High & Low Coverage Four plan tiers: Employee, Child(ren), Spouse, Family												
Vision Coverage	VSP	\$5/month	Four plan tiers: Employee, Child(ren), Spouse, Family												
Basic Life Insurance and AD&D Voluntary Life & AD&D	Mutual of Omaha	100%	Company-paid life insurance equal to employee's annual base salary with maximum benefit of \$250,000. Company-paid AD&D offers double indemnity, or twice the salary. Option to purchase additional coverage for employee, spouse, and dependent children.												
Holidays	N/A	100%	New Year's Day (observed), Martin Luther King Jr. Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Veterans Day, Thanksgiving Day, Christmas Day (observed), plus two floating holidays.												
Annual Leave	N/A	100%	<table border="1"> <thead> <tr> <th>Length of Service</th> <th>Days Earned Per Month</th> </tr> </thead> <tbody> <tr> <td><0 to 3 years</td> <td>1 day</td> </tr> <tr> <td>3+ to 6 years</td> <td>1.25 days</td> </tr> <tr> <td>6+ to 9 years</td> <td>1.5 days</td> </tr> <tr> <td>9+ to 112 years</td> <td>1.75 days</td> </tr> <tr> <td>12+ years</td> <td>2 days</td> </tr> </tbody> </table>	Length of Service	Days Earned Per Month	<0 to 3 years	1 day	3+ to 6 years	1.25 days	6+ to 9 years	1.5 days	9+ to 112 years	1.75 days	12+ years	2 days
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Sick & Administrative Leave	N/A	100%	One hour earned for every 30 hours worked. This leave has no cash value, is not transferable, and is not paid out upon termination of employment.												
Maternity/Paternity/Adoption	N/A		Full-time employees (30 hours+) who have between 90 days and two years of service are eligible for 60% of pay for eight weeks. Employees with more than two years of service are eligible for 100% of salary for eight weeks. Includes adoption of children 17 years or younger.												
403(b) Retirement Plan	Empower Retirement	Company contribution and match	Traditional tax-deferred and designated Roth plans available to all employees. CHP contributes amount equal to 3% of employee's gross regardless of employee contribution. CHP will also contribute a dollar-for-dollar match of employee's contribution up to 2% of gross.												
Short Term Disability	Mutual of Omaha	100%	Benefit begins after 7 days of disability. Employee is paid 60% of weekly earnings. Maximum weekly benefit is \$1,000 for up to 13 weeks of disability. Allowable for 13 weeks but only 12 weeks of payment (due to the 7 days waiting period)												
Long Term Disability	Mutual of Omaha	100%	Benefit begins after 13 weeks of disability. Employee is paid 60% of monthly earnings. Maximum monthly benefit is \$5,000 and continues until Social Security Normal Retirement Age.												
Health Savings Account	OptumBank (UMR)		Allows employees enrolled in the High Deductible Health Plan to contribute wages on a before tax basis to cover healthcare expenses. CHP will contribute \$1,000 into your HSA in 2023 to help pay for eligible expenses.												
Flexible Spending Accounts	FLORES		Allows all employees to contribute wages on a before tax basis to cover dental, childcare, and/or medical expenses.												
Employee Assistance Program (EAP)	Carilion EAP	100%	EAP provides confidential, professional counseling, and CHP provides four free visits per family member per year. Assistance with emotional, family, grief or loss, alcohol or substance abuse, marital, job-related, or legal or financial issues.												
Voluntary Benefits	AFLAC		Accident insurance, hospital indemnity, and critical illness coverage options.												
	Various	100%	All employees are eligible to receive discounted or free memberships and subscriptions for personal and/or wellness resources. This includes Gym membership/Fitness App reimbursement, Planet Fitness discounts, Headspace, Smart Dollar, Pivot, EAP, Enterprise Car Purchase, Atlantic Union Banking, Dell Computer Discount, Verizon Wireless Discount, Trane Heating/Air Purchase program, CHP Homeownership, and Tuition Reimbursement Programs & Virginia 529.												

