



Brief Overview of Employee Benefits

January 2009

Outline of current benefits package for continuing full-time and part-time employees working at least 30 hours per week. Contract, temporary, hourly and other categories of employees are entitled to benefits as specified in writing.

- **Medical insurance:** The MAA offers an HMO, a Network Only and a PPO plan. For the Kaiser HMO plan, employees pay monthly the first \$35 for Kaiser HMO individual enrollment and 50% for dependents. The MAA pays the remainder. For the Network Only and PPO plans, employees pay monthly the Kaiser HMO employee contribution for their category of enrollment (which includes the first \$35 and 50% for dependents) and 1/3 of the difference between the Kaiser HMO the PPO/Network Only plan. MAA pays the remainder.
- **Medical plan waiver:** Employees who decline medical insurance may receive \$230/month minus required taxes.
- **Dental Insurance:** Monthly, employees pay the first \$5 plus 50% for dependents. MAA pays the remainder.
- **Vision insurance:** Spectera Vision is available at the employee expense.
- **Legal insurance:** Legal Resources is available at the employee expense.
- **Paid holidays:** Fourteen paid holidays, if not needed for unscheduled closings.
- **Annual Leave (non-exempt):** Non-exempt employees accrue 15 days for the first through third years of employment. Beginning with the fourth year of employment, annual leave is accrued for a total of 19 days. Beginning with the tenth year of employment, annual leave is accrued for a total of 24 days per year.
- **Annual Leave (exempt):** Exempt employees accrue 19 days for the first through third years of employment. Beginning with the fourth year of employment, annual leave is accrued for a total of 24 days. The Executive Director, Associate Executive Director, and Department Directors earn 25 days of annual leave each year.
- **Sick Leave:** Sick leave for all staff is accrued at one day per month.
- **Life Insurance:** MAA provides a life insurance policy for full-time employees equal to twice their salary up to \$100,000 at no cost for employees.
- **STD/LTD:** MAA pays 100% of the cost of short-term and long-term disability insurance for full-time employees at no cost for employees. STD insurance provides partial salary continuation (60%) for up to 13 weeks for employees who become disabled by an injury, illness, or pregnancy. LTD insurance provides partial salary continuation (60%) after 13 weeks.
- **Retirement Plan Contribution:** A retirement plan with TIAA-CREF in which employees may participate in immediately. After three months of service, the MAA will contribute 7.5% of an eligible employee's base salary into their retirement account. Employees are vested immediately.
- **Tuition Assistance and Professional Development Support:** Subject to specific requirement and availability of funds, the MAA support the cost of tuition assistance or professional development programs.
- **Flexible Spending Account:** FSA program for medical and/or dependent care expenses.
- **SmartBenefits:** Pre-tax payroll deduction for public transportation expenses and for parking at a Metro station.
- **Credit Union:** Membership in NASA Federal Credit Union.