

Benefits Summary

Benefits	Who is Eligible	When Coverage Begins	Who Pays	What You Receive
Health				
Medical Dental	Benefit Eligible Staff (20+ hrs./week)	1st day of the month on or after date of hire/eligibility	BRI + Staff	Choice of two medical plans and three dental plans for yourself and your eligible dependents (Spouse/Domestic Partner and/or Child(ren)). Contributions made on a pre-tax basis for IRS qualified dependents.
Vision Hardware Annual eye exam is covered under medical	Benefit Eligible Staff (20+ hrs./week)	1st day of the month on or after date of hire/eligibility	Staff	You may elect EyeMed Vision Care: Vision hardware coverage for yourself and dependents.
Retirement				
Retirement – 403(b)	Benefits Eligible Staff (20+ hours/week)	Voluntary participation on the 1 st of the month following hire. Employer contributions on the 1 st of the month after one year of service.	BRI + Staff	3% automatic safe harbor employer contribution plus an additional 140% employer match of up to 5% of eligible compensation for a total 10% maximum employer contribution; immediate vesting.
Flexible Spending Accounts (FSA)				
Health Care FSA	Benefit Eligible Staff (20+ hrs./week)	1st day of the month on or after date of hire/eligibility	Staff	Pre-tax savings for eligible out-of-pocket health care expenses for you and your dependents up to \$3050 per plan year. Debit card available; electronic claim submission; \$610 carryover for unused funds.
Dependent Care FSA	Benefit Eligible Staff (20+ hrs./week)	1st day of the month on or after date of hire/eligibility	Staff	Pre-tax savings for eligible out-of-pocket child /elder care expenses; up to \$5,000 per plan year. Debit card available; electronic claim submission.
Commuter FSA Plan	Benefit Eligible Staff (20+ hrs./week)	1st day of the month on or after date of hire/eligibility	Staff	Pre-tax savings for out-of-pocket transit or parking expenses incurred by commuting to and from work; no use-it-or-lose-it provision while employed.
Health Savings Account (HSA)	Benefit Eligible Staff (20+ hrs./week)	1st day of the month on or after date of hire/eligibility	Staff	Pre-tax savings for eligible out-of-pocket health care expenses. Eligible to contribute only when enrolled in the Health Savings medical plan. Carries over from year to year. May be paired with a Limited-Use FSA for greater pre-tax savings. Portable.
Helping you with your Finances				
Credit Union	All Staff	Upon employment	Staff	Enjoy a wide range of services offered by First Technology Federal Credit Union.

Updated March 2023



Benaroya Research Institute

Benefits	Who is Eligible	When Coverage Begins	Who Pays	What You Receive
Financial				
Basic Life Insurance & Accidental Death & Dismemberment (AD&D)	Benefit Eligible Staff (20+ hrs./week)	1st day of the month on or after date of hire/eligibility	BRI	Life insurance and AD&D coverage of 1x annual salary, minimum of \$50,000 and a maximum of \$200,000.
Additional Life Insurance	Benefit Eligible Staff (20+ hrs./week)	1st day of the month on or after date of hire/eligibility	Staff	<ul style="list-style-type: none"> • Optional coverage subject to carrier approval, \$20,000 - \$500,000 Term Life Insurance for you and/or your spouse/domestic partner and child(ren) • Self-Guaranteed Issue (no additional paper- work) \$100,000 if elected within 30 days. • Guaranteed Issue spouse/domestic partner for \$50,000 if elected within 30 days.
Additional Accidental Death & Dismemberment	Benefit Eligible Staff (20+ hrs./week)	1st day of the month on or after date of hire/eligibility	Staff	Coverage from \$50,000 - \$500,000. <ul style="list-style-type: none"> • Enroll any time without medical history.
Short-Term Disability (STD)	Benefit Eligible Staff (32+ hrs./week)	1st day of the month on or after date of hire	BRI	Replaces 60% of salary up to \$5,000 per week for up to 180 days of disability starting after 14 consecutive days of disability. <ul style="list-style-type: none"> • Must reduce sick time to no more than 40 hours prior to pay out of the benefit.
Long-Term Disability (LTD)	Benefit Eligible Staff (32+ hrs./week)	1st day of the month on or after date of hire/eligibility	BRI	Replaces 60% of monthly income up to \$10,000 per month starting after 180 days of disability.
Advancing Your Professional Life				
Educational Assistance Program	Benefit Eligible Staff (32 hrs./week)	After six months of employment	BRI	Partial reimbursement for qualifying courses, up to annual maximum of \$5,250.
Time Off				
Bereavement	Benefit Eligible Staff (20+ hrs./week)	After 90 days of employment	BRI	Up to three days with pay.
Holidays & Float Holidays	Benefit Eligible Staff (20+ hrs./week)	Upon employment; All float days if hired prior by March 31	BRI	13 paid holidays – 10 Fixed (upon employment and 3 floating holidays (after 90 days employment)).
Sick Leave	All Staff	After 90 days of employment	BRI	Accrual of 80 hours per year.

Updated March 2023



Benaroya Research Institute

Benefits	Who is Eligible	When Coverage Begins	Who Pays	What You Receive
Vacation	Benefit Eligible Staff (20+ hrs./week)	After 90 days of employment	BRI	Accrual of 10 hours per month if full-time.

Benefits	Who is Eligible	When Coverage Begins	Who Pays	What You Receive
----------	-----------------	----------------------	----------	------------------

Work/Life Programs				
Mental Health Benefit & Work life solutions	All Staff	Upon employment	BRI	<ul style="list-style-type: none"> Provides personalized mental and emotional healthcare online or in person 10 free sessions per year Access to legal, financial, identify theft and dependent care services
Auto Insurance, Home/Renters Insurance, Pet Insurance, Identity Theft Protections, Student Loan Benefits	All Staff	1 st day of the month on or after date of hire/eligibility	Staff	<ul style="list-style-type: none"> You are eligible to participate in a comprehensive, money-saving benefits program specially designed to protect the financial security of you and your family. These coverage options are provided in addition to your core benefits

Discounts				
Discounts on Travel, YMCA Rebate and other fitness club discounts, Entertainment, Sports, Arts, Leisure Activities. Estate Planning & Home Ownership	All Staff	Upon employment	BRI and/or Staff	Discounts and services to assist in making life run a little more smoothly.

Commuting and Transportation				
ORCA card for public transit, vanpools, Ferry Subsidies; Guaranteed Ride Home	All Staff	Upon employment	Staff + BRI subsidy	\$50 annual administrative fee taken via payroll deduction on the first paycheck of the year or upon hire; transportation in times of sudden illness or emergency

Benefits are subject to change as BRI deems necessary.

Updated March 2023