

# Benefits Summary

Benefits	Who is Eligible	When Coverage Begins	Who Pays	What You Receive
<b>Health</b>				
<b>Medical Dental</b>	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.
<b>Vision Hardware Annual eye exam is covered under medical</b>	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.
<b>Retirement</b>				
<b>Retirement – 403(b)</b>	Benefits Eligible Staff (20+ hours/week)	Voluntary participation on the 1 <sup>st</sup> of the month following hire. Employer contributions on the 1 <sup>st</sup> 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.
<b>Flexible Spending Accounts (FSA)</b>				
<b>Health Care FSA</b>	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; \$640 carryover for unused funds.
<b>Dependent Care FSA</b>	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.
<b>Commuter FSA Plan</b>	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.
<b>Health Savings Account (HSA)</b>	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.
<b>Helping you with your Finances</b>				
<b>Credit Union</b>	All Staff	Upon employment	Staff	Enjoy a wide range of services offered by First Technology Federal Credit Union.

Updated January 2024



Benaroya Research Institute

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<b>Financial</b>				
<b>Basic Life Insurance &amp; Accidental Death &amp; Dismemberment (AD&amp;D)</b>	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.
<b>Additional Life Insurance</b>	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"> <li>• Optional coverage subject to carrier approval, \$20,000 - \$500,000 Term Life Insurance for you and/or your spouse/domestic partner and child(ren)</li> <li>• Self-Guaranteed Issue (no additional paper- work) \$100,000 if elected within 30 days.</li> <li>• Guaranteed Issue spouse/domestic partner for \$50,000 if elected within 30 days.</li> </ul>
<b>Additional Accidental Death &amp; Dismemberment</b>	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"> <li>• Enroll any time without medical history.</li> </ul>
<b>Short-Term Disability (STD)</b>	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"> <li>• Must reduce sick time to no more than 40 hours prior to pay out of the benefit.</li> </ul>
<b>Long-Term Disability (LTD)</b>	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.
<b>Advancing Your Professional Life</b>				
<b>Educational Assistance Program</b>	Benefit Eligible Staff (32 hrs./week)	After six months of employment	BRI	Partial reimbursement for qualifying courses, up to annual maximum of \$5,250.
<b>Time Off</b>				
<b>Bereavement</b>	Benefit Eligible Staff (20+ hrs./week)	After 90 days of employment	BRI	Up to three days with pay.
<b>Holidays &amp; Float Holidays</b>	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)).
<b>Sick Leave</b>	All Staff	After 90 days of employment	BRI	Accrual of 80 hours per year.

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Vacation	Benefit Eligible Staff (20+ hrs./week)	After 90 days of employment	BRI	Accrual of 10 hours per month if full-time.

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Work/Life Programs				
Mental Health Benefit & Work life solutions	All Staff	Upon employment	BRI	<ul style="list-style-type: none"> <li>Provides personalized mental and emotional healthcare online or in person</li> <li>10 free sessions per year</li> <li>Access to legal, financial, identify theft and dependent care services</li> </ul>

Auto Insurance, Home/Renters Insurance, Pet Insurance, Identity Theft Protections, Student Loan Benefits	All Staff	1 <sup>st</sup> day of the month on or after date of hire/eligibility	Staff	<ul style="list-style-type: none"> <li>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</li> </ul>
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### 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.
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### 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
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Benefits are subject to change as BRI deems necessary.

