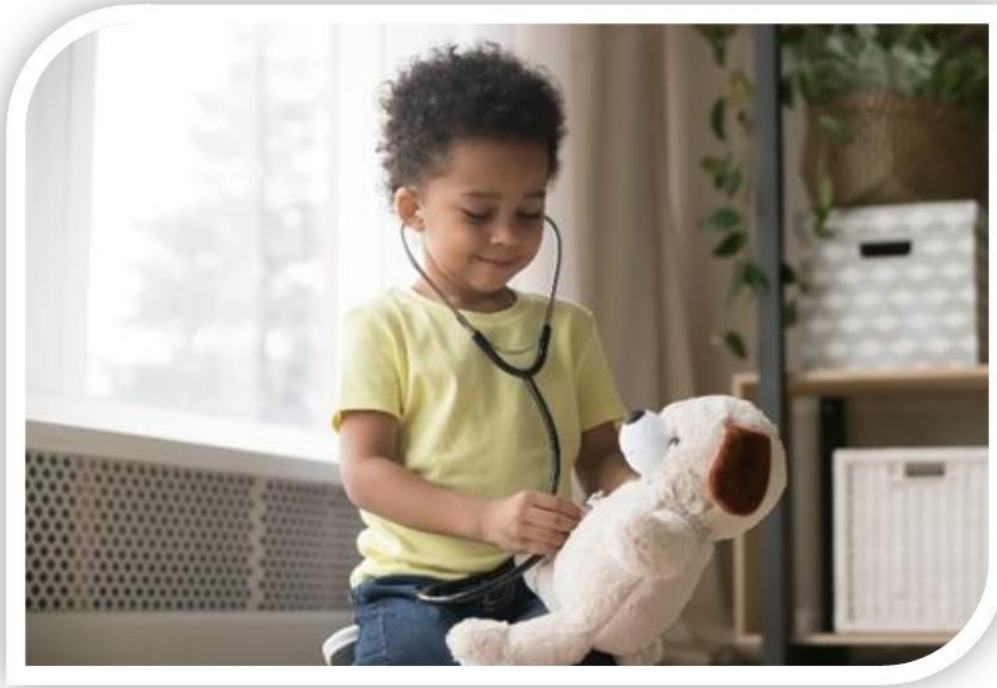


2026 EMPLOYEE BENEFITS GUIDE (HEAD START STAFF)



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Save the Children offers a range of benefits that support the well-being of all staff, including physical, emotional, and financial. We are committed to providing a comprehensive benefits package that is designed to meet the needs of our workforce and allow employees the ability to achieve a healthy work-life balance.

This Benefits Guide provides you with a summary of the comprehensive benefits program. This guide will help you understand your benefits, evaluate your options, and select the best plans for you and your family.

Eligibility

You are eligible to participate in the benefit program if you are a regular full-time employee (working 40 hours per week) or a regular part-time employee (working 20 hours per week or more). All plans are effective your date of hire or the date of your qualifying life event.

New Hires

If you are new to Save the Children, you have 30 days from your date of hire to enroll in the benefit options of your choice through MySource. Your coverage will be effective on your date of hire. If you do not enroll during this timeframe, your next opportunity to enroll will be during Open Enrollment, which is at year end. Any changes made during Open Enrollment will be effective January 1 of the following year.

Qualifying Life Event (QLE)

Experiencing a qualifying life event allows you to enroll in new health coverage or modify your existing coverage within 30 days of the QLE. Qualifying life events include:

- Birth or adoption of a child
- Marriage or Domestic Partnership
- Divorce
- Loss of Health Coverage
- Change in Employment Status

Note: You have 30 days from a qualifying life event to make changes to your health coverage

Eligible Dependents

Eligible dependents include:

- Spouse
- Domestic partner
- Dependent child up until 26 years of age unless deemed disabled

Note: You will be required to provide proof of dependents enrolled in the Save the Children plans

- **Spouse:** Marriage certificate
- **Domestic Partner:** Signed and Notarized Domestic Partner Affidavit Form
- **Child(ren):** Certificate of birth, adoption, foster, etc.
- **Disabled Child(ren) (Over Age 26):** Documentation of Disability from Medical Professional

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Medical | Aetna

Medical coverage is administered by Aetna. All plans include preventive visits at no cost. All plans include Hinge Health (virtual physical therapy) and Virtual Health through Teladoc. Our three plans are:

- Value Plan
- High-Deductible Health Plan (HDHP) with Health Savings Account (HSA)
HSA Match: Save the Children matches HSA contributions of up to \$800 Single & \$1,600 Family
- Open Access POS Plan

	Value EPO Plan	High Deductible Health Plan		Open Access POS Plan	
Plan Features	In-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible					
Employee Only	\$750	\$1,700	\$5,000	\$500	\$1,000
Employee + Dependents	\$1,500	\$3,400	\$10,000	\$1,000	\$2,000
Out of Pocket Maximum					
Employee Only	\$4,000	\$3,300	\$8,000	\$2,000	\$6,000
Employee + Dependents	\$8,000	\$6,600	\$16,000	\$4,000	\$12,000
Co-Insurance	20% After Deductible	20% After Deductible	40% After Deductible	20% After Deductible	40% After Deductible
Office Visit	\$ 30 Primary Care 20% After Deductible Specialist	20% After Deductible	40% After Deductible	\$25 Primary Care \$40 Specialist	40% After Deductible
Urgent Care	\$ 50	20% After Deductible	30% After Deductible	\$ 30	40% After Deductible
Emergency Room	20% After Deductible	20% After Deductible	40% After Deductible	\$ 100	\$100
Inpatient Hospital	20% After Deductible	20% After Deductible	40% After Deductible	20% After Deductible	40% After Deductible
Behavioral Health Visit	20% After Deductible	20% After Deductible	30% After Deductible	\$ 40	30% Deductible Waived
Behavioral Inpatient	20% After Deductible	20% After Deductible	30% After Deductible	20% After Deductible	40% After Deductible
Prescription Rx Retail					
Generic	\$10	\$10 After Deductible	\$10, then 40% After Deductible	\$ 10	\$ 10 and 40% coinsurance
Brand Name	\$ 25	\$30 - \$60	\$30-\$60, Then 40% After Deductible	\$ 25	\$ 25 and 40% coinsurance
Non-Formulary	\$ 40	\$50 - \$100	\$50-\$100, then 40% After Deductible	\$ 40	\$ 40 and 40% coinsurance
Prescription Rx Mail Order (90 day supply)					
Generic	\$ 25	\$ 25 After Deductible	Not Covered	\$ 25	Not Covered
Brand Name	\$ 62.50	20% After Deductible	Not Covered	\$62.50	Not Covered
Non-Formulary	\$ 100	30% After Deductible	Not Covered	\$ 100	Not Covered

Medical – Employee Premiums - Per Pay Period

Coverage Tier	Value EPO Plan	High-Deductible Health Plan	Open Access POS Plan
Employee Only	\$59.10	\$97.35	\$139.30
Employee + Child(ren)	\$163.19	\$202.39	\$289.64
Employee + Spouse/Domestic Partner	\$211.26	\$264.43	\$331.99
Employee+ Family	\$305.33	\$375.03	\$499.14

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Fertility and Family Building | Progyny

Fertility treatment coverage is covered under the Aetna medical plans and is administered through Progyny. It provides coverage for every unique path to parenthood.

Adoption and Surrogacy reimbursement of up to \$10,000 annually.

Menopause and Midlife Support | Progyny

Progyny offers access to Menopause and Midlife support by offering programmatic clinical coaching, personalized digital tools, and a curated menopause and midlife provider network. Employees enrolled in an Aetna plan will have nationwide access to menopause experts, personalized treatment plans, and lifestyle support to manage their symptoms and improve overall health.

Mental Health

Resources for Living – Employee Assistance Program (EAP)

The EAP is a free and confidential resource program. Employees and members of their household have access to 6 free counselling sessions with a licensed behavioural therapist, per incident. You may access these sessions virtually and/or in person. In addition, the EAP provides one free initial 30-minute office or phone consultation with a network attorney per separate legal matter. The EAP provides a free 30-minute consultation for each financial issue you'd like to ask about including budgeting, goal setting, preparing for homebuying, etc.

Talkspace | [ResourcesforLiving.com/home/services](https://www.resourcesforliving.com/home/services)

Talkspace is an online text-based therapy platform that is easy and convenient for you to connect with a licensed behavioural therapist through text, video and audio messages. 6 weeks of free counselling services through the EAP.

CALM Health App

You have access to the new CALM Health app which offers digital clinical programs to support your health experiences (anxiety survival, navigating depression, support for trauma and PTSD, coping with cancer, etc.), life experiences (grief support, infertility, parenting, etc.), while continuing with sleep stories, and more. This benefit is free to employees and up to 5 loved ones.

AbleTo

AbleTo is an eight-week program offered through our Aetna medical plans that include counselling and coaching for issues related to life changes and/or health conditions. Consider Able to support you if you have experienced one of these health conditions or life changes: digestive health issues, breast or prostate cancer recovery, heart issues, diabetes, pain management, alcohol or substance abuse, breathing problems, caregiving stress (child, elder, autism), military transitions, or post-partum depression.

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Dental | Dental Dental

Dental coverage is administered by Delta Dental. Preventive & Diagnostic visits are covered including 2 annual cleanings. The Smileway offering allows for members with certain health conditions to have additional teeth and gum cleanings.

Plan Features	In-Network	Out-of-Network
Annual Deductible	\$100 Single/\$300 Family	\$100 Single/\$300 Family
Preventative and Diagnostic Services	100%	100%
Basic Services	80%	80%
Major Services	50%	50%
Annual Maximum Benefit	\$2,000 Per Person	
Orthodontia Lifetime Maximum	\$2,000 Per Person	

Dental – Employee Premiums - Per Pay Period

Coverage Tier	Pay Period Amount
Employee Only	\$10.45
Employee + Child(ren)	\$22.19
Employee + Spouse/Domestic Partner	\$25.15
Employee + Family	\$38.03

Vision | EyeMed

Vision coverage is administered by EyeMed.

Plan Features	In-Network	Out-of-Network
Exams once every 12 months Lenses or Contact Lenses once every 12 months Frames once every 24 months		
Exam	\$20 Copay	\$30 Copay
Frames	\$175 allowance	\$88 Copay
Standard Plastic Lens	\$20 Copay	\$25 Copay
Contact Lens	\$175 Allowance	\$140 Allowance
Lasik	15% off retail price	N/A
Hearing Care	Up to 64% off hearing aids	N/A

Vision – Employee Premiums - Per Pay Period

Coverage Tier	Pay Period Amount
Employee Only	\$3.50
Employee + Child(ren)	\$7.66
Employee + Spouse/Domestic Partner	\$6.65
Employee+ Family	\$11.39

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Financial

Health Savings Account (HSA) | Wex

The HSA is available to employees who are enrolled in the High-Deductible Health Plan (HDHP) and allows you to direct a portion of compensation, on a pre-tax basis, into this account. You can use this account to reimburse yourself for qualified healthcare expenses as defined by the IRS. You will receive a debit card from WEX to use toward out-of-pocket healthcare expenses.

HSA advantages:

- Funds are contributed tax-free
- Funds grow with interest or through investment tax-free
- Funds are employee owned, all funds are carried over year to year
- Funds can be withdrawn tax-free when used on eligible expenses

If you contribute to an HSA account, the Agency will match your contributions dollar-for-dollar up to a maximum of \$800 for single coverage, and \$1,600 for family coverage.

Maximum contribution for 2026 is \$4,000 Single Coverage, and \$8,750 Family Coverage, reduced by the agency match. Employees age 55+ can contribute an additional \$1,000 as a catch-up contribution.

Note: If you had an FSA balance in the prior year, you would need to wait until April 1 to set up an HSA

Flexible Spending Accounts (FSA) | Wex

Healthcare FSA

The Healthcare FSA allows employees to direct a portion of compensation, on a pre-tax basis, into these accounts which can be used through the year to reimburse yourself for eligible out-of-pocket expenses. The Maximum contribution for 2026 is \$3,400.

Note: The Healthcare FSA is available to employees who are not enrolled in the High-Deductible Health Plan

Dependent Care FSA

You may use the funds to pay for eligible dependent care expenses (like babysitting and elderly day care costs for qualified dependents). Maximum contribution for 2026 is \$7,500.

Eligible qualified dependents include:

- Tax dependent child under age 13
- Tax dependent of yours such as an elderly parent or spouse who is physically or mentally incapable of self-care and has the same principal residence as you

Commuter Benefit FSA | Wex

The Commuter Benefit FSA allows you to elect to defer pre-tax dollars to help you pay for IRS defined work related transit and parking expenses. You can contribute up to \$340/month towards transit and/or parking.



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Retirement Savings Plan | Fidelity

All active employees are eligible to enroll in the Retirement Savings Plan administered through Fidelity Investments and can choose to invest pre-tax or ROTH contributions in several mutual funds. Please note that there may be IRS limits on the amount and total percentage of pay you can contribute to the plan. For more information, please refer to IRS Publication #571.

You will be automatically enrolled in the plan after 35 days of employment. If you do not contact Fidelity and elect not to participate, or elect a different contribution level, four percent (4%) of your compensation will automatically be deducted each pay period as a pre-tax salary deferral contribution to the plan. You are 100% vested in these contributions.

Save the Children will contribute to the plan in two (2) ways beginning the first of the month after one year of service.

- **Automatic Agency Contribution:** Save the Children will make an automatic contribution of four percent (4%) of your base pay into this account every pay period, even if you do not contribute. You are 100% vested in these contributions.
- **Matching Agency Contribution:** in addition, if you are contributing pre-tax or ROTH, Save the Children will match dollar for dollar of your pre-tax contribution, up to a maximum of four percent (4%). You are 100% vested in these contributions.

457b Deferred Compensation Plan You are eligible to enroll in this plan if your annual salary is \$135,000 or higher. This plan is in addition to the Retirement Savings Plan, and you can contribute the IRS maximum to both plans. The Agency does not contribute to this plan. You may elect to make pre-tax contributions to the maximum amount allowed by law and have the option to invest in several mutual funds. You are 100% vested in these contributions.

Life Insurance and Accidental Death & Dismemberment (AD&D) | Prudential

Basic Life Insurance Plan

The Life Insurance plan will pay a benefit equal to two (2) times your annual salary up to a maximum of \$600,000. Save the Children pays 100% of the premium.

Supplemental Life Insurance

You can elect additional life coverage equal to 1x, 2x, or 3x your annual salary. The maximum amount of Basic Life and Supplemental Life is \$1,000,000. Supplemental Life Insurance rates are based on your age and will vary for each employee. You will pay 100% of the premium.

Accidental Death and Dismemberment

AD&D covers you for loss of life, sight, hearing, and/or limb(s) due to an accident. The coverage amount is \$150,000. Save the Children pays 100% of the premium.

You have option to elect Supplemental AD&D coverage for yourself up to a maximum of \$500,000. You will pay 100% of the premium.

You can also elect AD&D coverage for your spouse/domestic partner and/or child. You will pay 100% of the premium.

- AD&D Spouse/domestic partner coverage ranges from \$10,000 to \$20,000
- AD&D Child coverage is \$10,000

Business Travel Accident Insurance (BTA)

The BTA provides you and your family with 24-hour accident protection while travelling on business. Your coverage amount is equal to two (2) times your annual salary up to a maximum of \$1,000,000. The coverage amount for your spouse/domestic partner is \$50,000 and your child is \$25,000. Save the Children pays 100% of the premium.

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Disability Benefits

Short Term Disability

Short Term Disability provides income protection for up to six months (26 weeks), if you are unable to work due to maternity, illness, or injury.

Long Term Disability

To be eligible for Long Term Disability, you must be disabled for at least 6 months and exhaust your Short-Term Disability benefit. Long Term Disability provides income protection of 60% of monthly earnings, up to a maximum of \$10,000 per month if you are disabled for an extended period if unable to perform the duties of your job. Save the Children pays 100% of the premium.

Workers Compensation

This program provides benefits to you for any job-related injuries or illness. Save the Children pays 100% of the premium.

Voluntary Benefits | Aetna

Save the Children offers an array of voluntary benefits. If you choose to elect any of these plans, you will pay 100% of the premium on an after-tax basis.

Aetna Critical Illness

This program pays benefits when you are diagnosed with a specified critical illness, including cancer and other serious conditions/illnesses, like heart attack, stroke and more.

Aetna Accident

This program pays for services related to an accident that occurs on or off the job for the initial care for ambulance, x-rays, emergency room, physician's office or urgent care visits. The program also provides coverage in the event of a loss of life resulting from an accident.

Aetna Hospital Indemnity

This program is designed to help fill in the gaps in your existing coverage so you can be better prepared to pay the medical and non-medical expenses associated with an inpatient hospital stay.

Identity Protection | AllState

Allstate Identity Protection offers scam protection, identity and fraud protection, cyberbullying, digital safety tools and identity restoration. The employee monthly premiums are \$9.95 Employee Only / \$17.95 per family. With a family plan, you can get protection for you and all family "under roof or under wallet", as well as any family member 65 or older.

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Paid Time-Off Benefits

Vacation Time

Regular part-time employees scheduled to work a full year (52 weeks) are eligible to accrue vacation time.

Employees that do not work 52 weeks per year do not accrue vacation.

Years of Service from Date of Hire	Accrual Rate per Year
Regular Full time and Part time staff classified as Coordinators and Below	<ul style="list-style-type: none"> • Accrue 5 days or .4166 days per month • Part-time employees accrue on pro-rated basis. • No carryover
Regular Full time and Part time classified as Specialist and above	<ul style="list-style-type: none"> • Accrue 10 days or .8333 days per month • Part-time employees accrue on pro-rated basis. • May carry up to 10 days

Additional Paid Time-Off Benefits

- Ten (10) Agency Holidays for 2026
- Two (2) Floating Holidays per year. If you are hired on or after July 1st, you will be eligible for one (1) day
- Personal Time Off- 5 days per year
- Up to five (5) Bereavement Leave days per occasion.
- One (1) Volunteer Day to support local volunteer activities

Health and Welfare Compliance Notices

- CHIP Notice
- Creditable Coverage Notice
- HIPPA Privacy Notice
- Market Place Exchange Notice
- Newborn and Mothers Protection Act Notice
- Special Enrollment Rights for Medical Notice
- Wellness Compliance Analysis Notice

