



2026 EMPLOYEE BENEFITS GUIDE (INTERNATIONAL 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

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

- **Spouse:** Marriage certificate
- **Domestic Partner:** State-based certification or completion of the attached affidavit and certification
- **Child(ren):** Certificate of birth, adoption, foster, etc.

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Medical & Dental | Aetna

Medical & Dental coverage is administered by Aetna.

*Preventive Care Visits covered 100% In-Network 30% after Deductible Out-of-Network

Medical Plan			
Plan Features	Outside US	In-Network	Out-of-Network
Individual Deductible Family Deductible	None None	\$250/Calendar Year \$625/Calendar Year	\$250/Calendar Year \$625/Calendar Year
Individual Payment Limit Family Payment Limit	None None	None None	\$3,000/Calendar Year \$6,000/Calendar Year
Physician Office Visit	No Charge	No Charge after \$15 co-pay	30% After Deductible
Specialty Office Visit	No Charge	No Charge after \$15 co-pay	30% After Deductible
Non-Emergency Use of Emergency Room	No Charge	50% After Deductible	50% After Deductible
Emergency Room	No Charge	No Charge after \$25 co-pay	No Charge after \$25 co-pay
Urgent Care	No Charge	No Charge after Deductible	30% After Deductible
Inpatient	No Charge	No Charge after Deductible	30% After Deductible
Outpatient	No Charge	No Charge after Deductible	30% After Deductible
Mental Health Inpatient	No Charge	No Charge after Deductible	30% After Deductible
Mental Health Outpatient	No Charge	No Charge after \$15 Co-pay	30% After Deductible
Generic	No Charge	\$10 co-pay per month (Includes Mail Order Drugs)	30% After Deductible
Brand Name	No Charge	\$20 co-pay per month (Includes Mail Order Drugs)	30% After Deductible

Medical – Employee Premiums - Per Pay Period

Coverage Tier	Amount/Pay Period
Employee Only	\$107.93
Employee + 1	\$215.86
Family	\$323.79

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Dental PPO Plan			
Plan Features	Outside US	In-Network	Out-of-Network
Individual Deductible	None	None	None
Type A Expense (Diagnostic & Preventive)	No Charge	No Charge	No Charge
Type B Expense (Basic Restorative)	20%	20%	20%
Type C Expense (Major Restorative)	50%	50%	50%
Yearly Maximum Benefit	\$ 2,000	\$ 2,000	\$ 2,000
Orthodontic Treatment (Dependents up to age 20)	50%	50%	50%
Orthodontic Lifetime Maximum	\$1,000	\$1,000	\$1,000

Dental – Employee Premiums - Per Pay Period

Coverage Tier	Amount/Pay Period
Employee Only	\$12.27
Employee + 1	\$25.04
Family	\$36.80

Konterra Emotional Resilience Program (ERP)

This program administered through Konterra Group provides you with access to free and confidential one-on-one counseling sessions through Skype or phone and will help you better manage stress and overall well-being while working overseas.

CALM Health App | Use your work email address to log in

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.

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Flexible Spending Accounts (FSA) | Wex

Healthcare FSA

The Healthcare FSA allows employees to direct a portion of compensation, on a pre-tax basis (If residing in US), 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.

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.

Retirement Savings Plan | Fidelity

All active employees are eligible to enroll in the Retirement Savings Plan administered through Fidelity Worldwide. You will have option to invest in several mutual funds.

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 (Expatriates Only): 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

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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 \$400,000. 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 \$600,000. 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.

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.

Personal Property Insurance

This program insures employees for full replacement cost of their personal belongings up to \$10,000. Save the Children pays 100% of premium.

SOS Emergency Evacuation Insurance

This program provides medical evacuation and repatriation services to employees and their dependents. Save the Children pays 100% of the premium.

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.

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Time-Off Benefits

Vacation Time

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

Paid Time-Off Benefits Include:

- Twelve (12) Country Office Holidays for 2026
- Two (3) Floating Holidays per year. If you are hired on or after July 1st, you will be eligible for one (1) day
- Five (5) Sick Days per year
- Sixty (60) Maternity/Paternity Leave days to use within a year of the child's birth, adoption, or foster care effective date.
- Ten (10) Caregiver Leave days. If you are hired on or after July 1st, you will be eligible for five (5) days.
- Thirty (30) Critical Child Illness Leave days
- Up to ten (10) Bereavement Leave days/Critical Illness
- Home Leave - employees are entitled to an annual ticket to their home of record once a year, after an initial one-year assignment abroad (month 13).
- Rest & Relaxation days per year (may differ by country).

