



## Employee Benefits Guide for Benefit Year 12/01/24-11/30/25

New Horizons Resources, Inc.

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This leaflet is available online at  
[http://www.nhrny.org/employee\\_info.html](http://www.nhrny.org/employee_info.html)

**This leaflet is intended to be an easy to use guide to your benefits as an NHR employee. If there is a disagreement between the information provided in this guide and the NHR Personnel Practices Manual, and/or Collective Bargaining Agreement and/or underlying plan documents, the terms contained in the NHR Personnel Practices Manual, Collective Bargaining Agreement and/or underlying plan documents shall prevail.**

### HEALTH INSURANCE

After 90-days of employment, benefit eligible employees can elect to enroll in the NHR-sponsored group health insurance plan.

An employee can elect coverage for themselves, their spouse (or domestic partner) and/or children. The employee's contribution toward the cost of coverage is deducted from each paycheck using pre-tax dollars. As required by law, imputed income will be assigned to employees covering domestic partners.

To accommodate various needs, we offer 4 medical and HRA options

	Single	EE/Spouse/DP	EE/Child(ren)	Family
1* Biweekly: FT	\$ 106.02 **	\$ 267.85 **	\$ 188.94 **	\$ 363.76 **
1* Biweekly: PT	\$ 164.03 **	\$ 534.59 **	\$ 288.41 **	\$ 644.08 **
2* Biweekly: FT	\$ 70.83	\$ 182.95	\$ 119.76	\$ 235.94
2* Biweekly: PT	\$ 105.83	\$ 357.95	\$ 179.76	\$ 531.94
3* Biweekly: FT	\$ 85.89	\$ 214.58	\$ 146.12	\$ 281.88
3* Biweekly: PT	\$ 120.89	\$ 389.58	\$ 206.12	\$ 577.88
4 Biweekly: FT	\$ 162.98 **	\$ 383.76 **	\$ 288.96 **	\$ 535.96 **
4 Biweekly: PT	\$ 249.47 **	\$ 761.77 **	\$ 424.94 **	\$ 944.33 **

\* This plan includes a Health Reimbursement arrangement to help pay a portion of the plan deductible

\*\* This amount includes a \$10 per pay period wellness discount for employee for those who have provided the needed documentation as part of the wellness program.

### HEALTH REIMBURSEMENT ARRANGEMENT

A Health Reimbursement Arrangement (HRA) is provided with designated plans. An HRA is employer funding set aside to assist employees with medical expenses.

The amount of the HRA provided by New Horizons depends on the deductible or sub-deductible. The HRA is used to pay 90% of a medical expense and 100% of prescription.

### WELLNESS PROGRAM

Benefit eligible employees who participate in NHR's wellness program will receive an additional \$10.00 off their bi-weekly premium. Spouses must participate if covered through an NHR employee.

### HEALTH CARE BUYOUT

After 90 days of employment, benefit eligible employees who submit documentation to NHR showing that they have group health insurance coverage can elect to receive a health care buyout in lieu of participating in an NHR-sponsored group health insurance plan. Employees are ineligible if enrolled in Medicaid, Medicare, or a plan through the marketplace.

The buyout consists of \$60.00 added to a full-time employee's earnings every pay period. That amounts to \$1,560.00 per year. Employees who are part-time will receive \$25 per pay period. That amounts to \$650.00 per year. Employees can elect the buyout when initially eligible for health insurance at NHR, annually at Open Enrollment, or if there is a qualifying mid-year status change.

### HEALTH SAVINGS ACCOUNT (HSA)

Employees who are enrolled in an eligible health plan have the option to put pre-tax dollars into a Health Savings Account through Key Bank or a custodian of their choosing.

Funds can be used toward medical, dental, and vision expenses and any unused funds can roll over into the following calendar year.

The IRS has set the 2025 limits for HSA contributions to \$4,300 (employee only) and \$8,550 (family). There is an additional \$1000 for anyone over the age of 55.

### FLEXIBLE SPENDING ACCOUNTS

After 90 days of employment and once a year at Open Enrollment, benefit eligible employees can elect to establish a flexible spending account (FSA). Employees electing to do so can use pre-tax earnings to pay for qualified un-reimbursed medical and/or dependent care expenses.

When an employee elects to establish a flexible spending account, they agree to reduce their wages by a set amount. This money is not taxed (unlike normal wages which would be) and is put into a special account. An employee may set aside up to \$2,850 per calendar year for un-reimbursed medical expenses and up to \$5,000 (\$2,500 for married filing single) for dependent care expenses. When the employee incurs an eligible expense, they submit a receipt and our flexible spending account administrator cuts the employee a check for this amount.

Dependent care expenses can only be reimbursed to the extent that sufficient funds exist in the FSA account.

Flexible spending accounts are great ways to pay for medical and dependent care costs and can result in significant savings to an employee.

Up to maximum of \$570 can be rolled over from one benefit year to the next. This will not affect the maximum allowable set aside for each new benefit year.

### DEBIT CARDS

Debit cards are available to employees who have elected to set aside their own money in a Medical FSA. Using a debit card is convenient and does not require an employee to pay out of their own pocket and then seek reimbursement for a covered expense. While convenient, staff using cards will need to retain receipts for covered expenses and to comply with all other requirements for the plans in which they are enrolled. If you would like a debit card, please contact anyone in Human Resources for assistance. *Debit Cards are not required to access the Flexible Spending Accounts.*

### ELIGIBLE EXPENSES

Funds in an HSA or Medical FSA can be used for Medical, Dental, and Vision expenses including some over the counter purchases. Speak to HR for a complete list

### DENTAL INSURANCE

After 90 days of employment, benefit eligible employees are eligible for dental insurance for themselves, their spouse (or domestic partner) and children. *Imputed income will be calculated for employees covering domestic partners.*

#### MetLife Bi-Weekly

FT:				
High	\$ 6.81	Employee	\$ 14.36	Family
Low	\$ 3.29	Employee	\$ 6.43	Family

PT:				
High	\$ 25.92	Employee	\$ 33.43	Family
Low	\$ 9.45	Employee	\$ 12.60	Family

### VISION CARE INSURANCE

After 90 days of employment, FT or PT employees are eligible for vision insurance for themselves, their spouse (or domestic partner) and children. *Imputed income will be assessed to employees covering domestic partners.*

#### VSP

Employee	\$ 2.00
Family	\$ 5.75

Under VSP: Eye exams and lens benefits are every 12 months,

### LIFE INSURANCE

After 90 days of employment, benefit eligible employees are enrolled in group term life insurance. The coverage is equal to 100% of the employee's annual salary/wages (up to \$150,000). *NHR pays 100% of the premium for this coverage.* This insurance is convertible should the employee leave NHR.

At Open Enrollment, benefit eligible employees can elect to purchase additional life insurance (whole/term) for themselves, spouse/domestic partner and/or children at group rates. The premium will be paid by payroll deduction. This insurance is portable at group rates should the employee leave NHR.

**LONG-TERM DISABILITY  
INSURANCE**

After 90 days of employment, benefit eligible employees will be provided with long-term disability insurance. This coverage will provide a benefit of 50% of the employee’s pre-disability income from NHR (up to \$7,000 per month). NHR will pay the entire cost of this premium.

At Open Enrollment, benefit eligible employees may elect to purchase additional insurance to bring their total coverage to 66.66% of the employee’s pre-disability income from NHR (up to \$7,000 per month). The employee will pay for this coverage via convenient payroll deduction. This insurance is convertible should the employee leave NHR.

**SHORT-TERM DISABILITY  
INSURANCE**

All employees are covered by NYS mandated short-term disability insurance. Employees contribute \$1.20 per pay period toward this coverage and NHR pays the remainder.

The NY Short-Term Disability Benefit will pay up to 26 weeks of 50% the employee’s average weekly wage up to \$170 per week

At Open Enrollment and when initially benefit eligible (after working 90 days), benefit eligible employees can purchase additional short-term disability insurance coverage through payroll deduction.

The voluntary benefit will pay 24 weeks at 40% of the employee’s average weekly wage up to \$1000 per week

**VOLUNTARY BENEFITS**

At Open Enrollment, held once a year, benefit eligible employees can purchase additional insurance policies for themselves, spouse/ domestic partner and/or children at group rates.

- Available benefits are:
- ACCIDENT
  - HOSPITAL
  - CANCER
  - CRITICAL ILLNESS

The premium will be paid by convenient payroll deduction on a pre-tax basis. This insurance is portable at group rates should the employee leave NHR.

**VOLUNTARY RETIREMENT  
SAVINGS PLAN**

NHR has established a 403(b) plan (GSRA) administered by TIAA-CREF which allows full-time employees to save for their retirement through convenient payroll deductions. The contributions are made using pre-tax dollars. Employees can start/modify/stop contributions to a GSRA at any time during the benefit year. For 2025, employees 49 and younger can contribute as much as \$23,500.00, and those who will be 50 and older can contribute as much as \$31,000.00.

Call TIAA-CREF at (800) 842-2776 for more information or visit their website at [www.tiaa-cref.org](http://www.tiaa-cref.org).

**PAID TIME OFF- PTO**

Employees earn a minimum of 30 days PTO per calendar year. PTO can be used for any purpose if requested/approved at least 72 hours in advance (though requests should be made with as much advance notice as possible). For illness of employee or family member or for other personal emergency, PTO balances can be accessed with less than 72 hours notice (though normal call-in rules apply). Time used in this manner will be considered an unscheduled absence.

PTO can be used when an employee completes their 90 day probationary period (unless probation is extended). If an employee in good standing gives two weeks (4 weeks for exempt employees) written notice of resignation, 50% (depending on length of service) of their unused PTO leave balance is paid on separation of employment.

At the end of each calendar year, up to 120 hours (FT) or 60 hours (PT) PTO carries over to the following year’s PTO balance. The remainder can be sold as part of PTO Cash-In (if applicable) or rolled over into a Personal Sick Bank.

**PERSONAL SICK BANK (PSB)**

A personal sick bank will be established for each employee. Excess PTO from the preceeding calendar year will accumulate in the personal sick bank which can be accessed for the illness of the employee or a family member when the employee’s PTO balance is less than 25 days (FT: 200 hours, PT: 100 hours). There is no cap to the personal sick bank and the leave does not expire. There is no payout of the unused balance should the employee leave NHR.

**PTO/PSB CASH-IN**

At year-end, employees will be given the opportunity to sell back a portion of unused PTO which they have accumulated.

Employees may cash-in a portion of their PTO/PSB hours to apply towards their benefit deductions. In this case, the total value of the hours being cashed in will be spread across the 26 pay periods in the plan year. It will be entered as an additional earning in each pay.

Employees may also cash-in a portion of their PTO hours to apply an additional earning without the purpose of offsetting premium deductions. In this case, the value of the hours being cashed in will be returned at a rate of 80% and spread across the 26 pay periods in the following calendar year.

**CIIB BANK**

NHR employees have established a Catastrophic Illness and Injury Bank that allows employees to voluntarily contribute PTO/PSB hours to a bank of paid leave which can be accessed by a benefit eligible member when they or their family members experience a significant illness or injury which keeps them out of work for three weeks or more. Using CIIB, employees can continue their wages and benefits by as much as twelve additional weeks beyond the time their own paid leave would be exhausted.

**EMPLOYEE DISCOUNTS**

Several local businesses currently offer NHR employees discounts on the cost of goods and services (discounted cell phone service, for example). Look for information on discounts in the monthly employee newsletter, *Inside NHR* or through email communications from HR or by calling the HR Department for more information.

**VERIZON WIRELESS/AT&T**

All Employees can receive a discount on their Wireless bill. See Human Resource for more information.

**ROYAL CARTING**

3% Discount off your bill w/proof of NHR employment  
Call: 845-896-6000

**PLUM BENEFITS**

**Plum Benefits** offers discounts to NHR employees of up to 50% off tickets and up to 60% off hotels, with access to preferred seating and special offers for top shows, attractions, theme parks, sporting events, movie tickets, hotels and much more. When registering use your NHR email address and create your own password. Go to: <https://www.plumbenefits.com/index.php>

**EMPLOYEE REFERRALS**

NHR values the expertise of our existing employees in knowing what qualities a person needs to succeed at NHR. Accordingly, for each employee-referred candidate that NHR hires and successfully completes their 90-Probationary period of employment, NHR will provide the referring employee with an Employee Referral bonus as outlined below

- ◆ **Employee Receives \$1,000 for a FT Referral  
New Hire Receives \$500**
- ◆ **Employee Receives \$500 for a PT Referral  
New Hire Receives \$250**
- ◆ **Employee Receives \$125 for a Relief or Per Diem Referral**



**DIRECT CARE CERTIFICATE  
PROGRAM**

All FT/PT employees are eligible to participate from the first day of employment. NHR will pay the full cost of tuition and books for the courses that have been identified. Classes will be attended on a DSP’s own time.

Certificate 1: Obtained after 16 credits (approximate)  
DSP earns a pay differential of \$0.47 per hour  
Certificate 2: Obtained after 16 credits (approximate)  
DSP earns a second differential of \$0.50 per hour  
Total Differential after both certificates is \$0.97 per hour

After earning Direct Care Cert 2, DSPs are halfway towards an associates degree in Human Services.  
This program is offered through Dutchess, Ulster and Sullivan County Community Colleges.

**TUITION REIMBURSEMENT AND  
TRAINING OPPORTUNITIES**

Benefit eligible employees may request reimbursement of up to \$1,000.00 (FT) or up to \$500.00 (PT) twice a year for undergraduate or graduate study in *any* discipline at any accredited educational institution. Reimbursement will be tax free to an employee.

NHR will liberally approve (and pay for) employees to attend work-related workshops and seminars. In addition, NHR will underwrite the entire cost (tuition, books, fees) of completing the credit bearing courses leading to a Direct Care Certificate I & II at Ulster, Dutchess and Sullivan County Community Colleges and the National Direct Support Professional Certification.

**EMPLOYEE ASSISTANCE PROGRAM**

EAP provides full-time employees (and family members residing with them) with free confidential motivational counseling, information, and referral services for themselves and family members experiencing difficulties that adversely affect their lives.

You can call for help with the following:

EAP is offered through The WorkPlace at (845) 483-5150.

The 24 hour EAP crisis line is (800) 724-0917.

<b>Financial Issues</b>	<b>Stress (Personal/Work)</b>
<b>Family Relationship Issues</b>	<b>Financial Issues</b>
<b>Substance Dependency</b>	<b>Work-Related Issues</b>
<b>Elder Care Issues</b>	<b>Emotional Issues</b>

If you just need someone to talk to

*If you have questions or want additional information about your benefits, please call the NHR Human Resources Department at (845) 473-3000. Ask to speak to Brendon McGahan (Ext. 1340) or email [bmcgahan@nhrny.org](mailto:bmcgahan@nhrny.org)*