

# PERSPECTIVES C O R P O R A T I O N



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## EMPLOYEE BENEFITS

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The following benefits are available to all regular full time employees of the agency.

*Proportioned benefits are available for people who work a minimum of 20 regular hours per week.*

**All employees, upon hire, are given a Perspectives Corporation email account and access to the Perspectives Employee website. Many updates and additional discount programs are announced via email or the website, so check them often!**

It is the responsibility of the employee to sign up for the 401(k) Savings Plan, Health, and Dental Insurance. The Corporation assumes no liability for insurance effective date.

For enrollment information or other questions, contact

Benefit Coordinator, Mary Nunes at 294-3990, ext 15 or [mnunes@perspectivescorporation.com](mailto:mnunes@perspectivescorporation.com)

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**HEALTH INSURANCE**

All eligible employees are offered the United HealthCare RI Choice Plus plan. Health Insurance will be effective the first day of the month following completion of one calendar month of service. Health insurance is available to employees who work a minimum of 20 regular hours per week, provided they pay a percentage of the cost, which is determined by the number of hours they work and the cost of the plan. The pre-tax, bi-weekly payroll cost for the 3/1/2011 contract is as follows.

**All Employees:**

	<b>Individual</b>	<b>Family</b>
20-24 hours	\$126.00	\$332.00
25-29 hours	\$114.00	\$276.00
30-34 hours	\$88.00	\$248.00
35 or more	\$44.00	\$211.00
Site Supervisors or > than 5 years:	\$44.00	\$155.00
Program Managers or Service Coordinators:	\$44.00	\$99.00

Effective March 1, 2010, new requests from full time employees for Family coverage for Clinical Supervisor, Treatment Coordinator, Treatment Consultant, PASS Coordinator, Manager, Director, Assistant Director, and Service Coordinator positions will have the following payroll deductions:

	<b>Individual</b>	<b>Family</b>
	\$44.00	\$211.00

**DENTAL INSURANCE**

Individual dental insurance, on a non-contributory basis, is available to all regular full time staff and will be effective the first day of the month following completion of one calendar month of service. Family dental is available to all regular full time staff provided they pay the payroll deduction of \$13.17 every two weeks.

**COBRA**

If an employee is terminated for reasons other than gross misconduct, or their hours are reduced to below 20 regular hours per week, which results in the loss of health care eligibility, or hours are reduced below 35 regular hours per week which results in a loss of Dental eligibility, they may elect to continue coverage, under the group plan for up to 18 months, at their own expense.

**125 PREMIUM ONLY PLAN**

Under this plan, employees with medical and/or dental deductions will be able to pay their share of the cost by reducing their pay on a pre-tax basis. The deduction amount is not subject to Federal income, State income, or Social Security taxes. Your Social Security benefits may be reduced minimally, due to the fact that you receive pre-tax benefits under this plan. It is important to note that the tax advantages realized today generally outweigh the small impact on your Social Security.

## FLEXIBLE SPENDING ACCOUNT

Perspectives Corporation offers a Flexible Spending Account to employees who work a minimum of 20 regular hours per week. This plan is administered through Benefit Strategies and allows you to save by using “pre-tax” dollars to pay for eligible health and dependent care expenses. A Flexible Spending Account gives you more disposable income by reducing the taxes you pay, every paycheck. Depending on your tax bracket, estimated tax savings range from 15 to 30% of the dollars you set aside. An employee who participates in this plan elects to have a pre-tax, bi-weekly deduction from their pay. Upon submission of receipts to Benefit Strategies for eligible expenses, the employees will be reimbursed for their costs from the pre-tax dollars they have set aside. This benefit runs for a calendar year, must be renewed annually, and cannot be changed in that year, once elected.

***The Flexible Spending Forms and instructions can be found on the P Drive, Resources, Benefits Folder and the Flexible Spending account sub-folder.***

## 401(K) SAVINGS PLAN

All employees who have reached twenty-one years of age and who have completed one consecutive year of employment, having worked a minimum of 1000 hours of regular work within that year, have the benefit of this option. Pre-tax salary deductions will be made from paychecks in accordance with the conditions agreed to by the employee, who may contribute any percentage of their gross salary and the Corporation which matches funds up to 4% of employee’s gross salary. Payroll deduction and company match dollars are currently invested with Putnam Investments.

## U.S. SAVINGS BOND PROGRAM

Employees may self-direct your earnings through [www.treasurydirect.gov](http://www.treasurydirect.gov) to purchase U.S. Savings Bonds to help build a more secure financial future. Series I Bonds can be purchased with after-tax dollars in increments of \$50.00 and earn a competitive rate of return. Bonds can be redeemed anytime after 12 months from the purchase date and the longer you hold the Bond, the more you benefit. The competitive interest rate earned on Savings Bonds is exempt from all state local income tax. Federal income taxes are deferred until the bonds are redeemed. If you qualify, using Savings Bonds to pay for qualified higher education expenses may allow you to exclude your earnings from Federal income taxes as well.

## AFLAC

AFLAC provides supplemental insurance coverage to employees working a minimum of 20 regular hours per week. AFLAC policies help with out-of-pocket expenses associated with medical care and the cost of these policies is paid on a pre-tax basis through payroll. The following policies are offered:

- Group Accident Insurance
- Group Cancer Insurance
- Group Intensive Care Insurance
- Group Vision Plan

Individual Life Insurance is also available to employees on an after-tax basis, providing they are approved by AFLAC.

**OVERTIME**

When it shall become necessary for any non-salaried employee to work in excess of the normal 40 hours in a one week period, they shall receive time and a half for hours worked. Overtime assignments will be distributed as equitable as possible to all employees who volunteer and are qualified to perform the required work. All overtime hours must be approved in advance by management. It may be necessary to require employees to work overtime. In such situations, employees will be expected to make themselves available for assigned overtime. Failure to work scheduled overtime or overtime worked without prior approval from management can result in disciplinary action up to and including termination of employment. In accordance with Federal law overtime will be paid to employees who work in excess of forty (40) hours per week and who meet the standards of the classification “non-exempt” as explained in the law. As a non-exempt employee all hours worked in excess of forty (40) hours per week will be considered overtime hours and will be paid at one and one-half (1 ½ ) time of their regular hourly rate. **Overtime pay is based on actual hours worked.** Time off for sick/personal leave, vacation, paid holidays and any other absence will not be used in the calculation of overtime pay.

**EARNED TIME OFF**

Perspectives Corporation believes that employees should have opportunities to enjoy time away from work to help balance their lives. Perspectives’ recognizes that employees have diverse needs for time off from work and has established this Earned Time Off (ETO) policy to meet those needs. The benefits of ETO are that it promotes a flexible approach to time off. Employees are accountable and responsible for managing their own ETO hours to allow for adequate reserves if there is a need to cover vacation, illness lasting 5 days or less, personal time, emergencies, or other needs that require time off from work. Employees are required to use available ETO when taking time off from work with the exception of a company-required absence (i.e. administrative leave due to an investigation). ETO hours are paid at the employee’s regular hourly rate. ETO is printed on every paycheck so that employees can manage their own time off from work. Eligible employees must be scheduled to work 20 or more regular hours per week. Fill-in, PASS, temporary and employees scheduled for less than twenty regular hours per week, are not eligible to accrue ETO. Length of consecutive years of employment determines the rate at which the employee will accrue ETO. ETO may be accrued to a maximum of 200 hours. ETO does not accrue on unpaid leaves of absence or ETO cash outs upon termination. Employees working twenty to forty hours per week earn ETO hours on a pro-rated basis, according to accrual rate per hour (see table). When an employee has their regular schedule reduced to less than twenty regular hours per week, earned time will cease to accrue but will continue to be available for use. Accrual rates are as follows:

<b>Years of Service</b>	<b>Accrual Rate per Hour</b>	<b>Annual ETO Accrual*</b> *Based on an individual working 40 hours per week.
Less than 3 years of consecutive years of employment	.0693	18 days (144 hours)
3 or more consecutive years of employment	.0885	23 days (184 hours)
5 or more consecutive years of employment	.0924	24 days (192 hours)
10 or more consecutive years of employment	.0962	25 days (200 hours)
15 or more consecutive years of employment	.1000	26 days (208 hours)

Earned Time Off may be taken as soon as it is accrued and proper procedures are followed. Unused ETO is paid in full to the employee upon termination of employment. Employees may choose to cash out ETO instead of taking time off. Cash out is subject to the approval of their supervisor and may not exceed 40 hours per 12 month period. Cash out amount will be paid in the next regular pay cycle after approval.

## EXTENDED SICK TIME

Extended sick is accrued at a rate of .0231 per hour for every hour of regular time worked and may accrue to a maximum of 80 hours. Employees who work a minimum of 20 regular hours per week will accrue extended sick time. An individual working 40 hours per week will accrue 6 days per year. The employee may use this time away from work with pay only for personal illness that exceeds one week of regularly scheduled consecutive work days. A doctor's certificate is required in order to use extended sick time. Employees must use ETO equal to their regularly scheduled work week before extended sick may be utilized. In the event that ETO is not available to fulfill this requirement, the employee must wait one week before being eligible for the use of extended sick. When an employee has their regular schedule reduced to less than 20 regular hours per week, Extended Sick Time will be deleted. This time cannot be "cashed out" when an employee leaves employment.

## REFERRAL PROGRAM BONUS

The Referral Program is designed to reward our valuable employees who refer individuals for employment at Perspectives. Current employees who refer applicants that are hired by Perspectives and complete 30 days of employment, will receive an additional **\$100.00** in their paycheck after the new employee has completed 30 days of employment. If the new employee is working any number of regular hours at 180 days, the employee who referred the applicant will receive an additional **\$150.00** in their paycheck.

## HOLIDAYS

The following are designated as paid holidays for Program Directors, vocational staff and administrative office staff only. These staff will be paid based on the number of hours they would normally be scheduled to work on the day that is designated the holiday, not to exceed 8 hours per day. Residential staff who are scheduled to work on these days will receive double time. Residential staff only, receive holiday pay if they work on the designated holiday.

- **New Year's Eve** (6:00pm to 12:00am)
- **New Years Day**
- **Martin Luther King Day**
- **President's Day**
- **Memorial Day**
- **Independence Day**
- **Labor Day**
- **Columbus Day**
- **Veterans Day**
- **Thanksgiving**
- **Christmas Eve** (6:00pm to 12:00am)
- **Christmas**

## WORKERS COMPENSATION

Perspectives Corporation is committed to return an employee that has been injured on the job to their former position as soon as medically feasible. All employees who sustain an injury or illness caused by work are covered by Workers' Compensation Insurance. If the injury requires days lost from work, as a benefit to our injured employees, Perspectives Corporation will pay for the first three days using regular time, earned time off and extended sick time. Workers' Compensation indemnity will begin to pay the employee on the fourth calendar day. Perspectives will accommodate all medical requests for Modified Duty.

## LEAVE OF ABSENCE

A leave of absence is any approved unpaid absence lasting more than one week but no more than three months. Regular employees who work at least 20 hours per week and have completed 12 consecutive months of employment are eligible for leave. Employees on approved leave, whether a Personal or Family/Medical leave of absence, will have their positions held open, unless agency circumstances have changed as to make it unreasonable or impossible to do so. Requests for a leave must be made in writing to the Executive Director and submitted at least 30 days prior to the requested leave, unless prevented by emergency from doing so. ***Check the P Drive, Resources, Personnel Policies folder and scroll to the Leave of Absence section for instructions.***

## BEREAVEMENT

Leave with pay for up to three eight hour shifts may be granted in the event of the death of an immediate family member. Immediate family is deemed as parents, grandparents, spouse, children, and siblings.

## JURY DUTY

If employees are required to report for jury duty, leave shall be granted for the duration of such duty. If an employee is to report for jury duty on a day they are usually scheduled to work, Perspectives Corporation will pay the difference. To receive compensation, employees must submit their jury duty check, made payable to Perspectives Corp., to the Finance Department and then complete their time sheet, with indirect time for the full day or days, to their supervisor.

## TUITION REIMBURSEMENT

Full time employees may be reimbursed for the cost of tuition and books, not to exceed \$1000.00, for one course per semester if the course is directly related to their job and the employee has received pre-approval from the Executive Director. Pre-approval requires that requests be made, in writing, to the Executive Director before the semester begins. This request must include a statement on how this course relates to your current job at the Agency and the Tuition Reimbursement Checklist. (P Drive/Resources/Tuition) Reimbursement is paid at the completion of the course with a passing grade. The Tuition Reimbursement Checklist must accompany the letter to the Executive Director and it includes:

- Employee's name, job title, and Program worked
- Type of Degree employee is pursuing
- The name of the school employee is attending
- Semester and year in which course will be taken
- The name of the course and a copy of the course description / syllabus, **attached**

## PAYROLL DIRECT DEPOSIT

All employees are able to have their entire paycheck electronically direct deposited to the bank or banks of their choice, with up to four bank account options, checking, or savings or both. The financial institution that Perspectives Corporation uses for payroll, offers free checking for a year to Perspectives employees who chose to have their pay direct deposited into a checking account at this financial institution. ***However, any bank can be used for direct deposit and many also offer free checking for Direct Deposit accounts. Check with your bank. The Direct Deposit Form can be found on the P Drive, Resources, Payroll and Compensation Folder.***

## CORPORATE HEALTH CLUB MEMBERSHIPS

Perspectives Corporation sponsors a corporate membership at a number of Rhode Island health clubs. All employees with regular hours are able to participate in an individual membership. Check the P Drive, Resources, Benefits folder and the Employee Discount folder for a list of participating facilities.

## ANNUAL WELLNESS DAY

September has been designated as Wellness Month and each year the company holds a Wellness Day in conjunction with our health insurance carrier, our Nursing staff, and Occupational Therapists. The day provides a fun environment for healthy tips, testing and treats.

## GROUP PURCHASING EMPLOYEE DISCOUNTS

*Perspectives Corporation is a member of the Community Provider Network of RI (CPNRI) and we often have group purchasing opportunities to pass on to all staff. Contact the Perspectives Corporation Benefit Coordinator for details and watch for e-mails alerting staff to new discount opportunities.*

There is a home heating oil discount with Buckley Heating & Cooling in Peace Dale, Energy One/Lincoln Oil, and Brennan Oil. This program allows all CPNRI members and their employees to purchase heating oil at a discounted price. The M.O.R. is margin over rack pricing. The margin is .18 cents/gallon over the daily rack price. Please remember this rack price changes daily and is subject to market conditions. All employees must provide proof of employment. Service contracts are available for those who are interested. Please call Buckley at 789-9711, Energy One/Lincoln Oil at 823-1800 (Tom Vessella) or Brennan Oil at 353-4210 (Chris Brennan) for questions and to order oil. Please remember to mention you are a CPNRI member, working at Perspectives Corporation.

Verizon Wireless will work with employees to find the best Verizon Wireless plan with a generous discount off monthly fees, free activation fees and a discount on all accessories. Check the P Drive, Resources, Benefits folder and the Employee Discount folder for information.

## SOCIAL SECURITY

Salary deductions will be made from paychecks in accordance with the prevailing rate as set by the Social Security Administration.

## UNEMPLOYMENT INSURANCE

In the event of lay off, employees are eligible to collect unemployment benefits.

## SERVICE AWARDS

Perspectives recognizes the commitment of employees with five, ten, fifteen or more years of service with the agency.

## ANNUAL SUMMERTIME BIG BASH

Goddard Park in East Greenwich, RI is the scene of our annual summer Big Bash! A cookout with all the fixin's and a DJ to dance the night away make this a memorable event for all of our families and friends.

## ANNUAL HOLIDAY PARTY

The Holiday Party offers a night of celebration with good food, dancing and fun! It is a night when all of our employees, clients and families get together to celebrate the holidays.

## ANNUAL FAMILY SKATING PARTY

The University of Rhode Island Boss Ice Arena is the site of a family skating party, held at the end of the winter season. T-shirts, nutritional snacks and free skating for all, fills a fun afternoon.

## SIX FLAGS NEW ENGLAND

Perspectives Corporation offers discount tickets to its employees, their families and the people we support. Tickets for the park as well as meal tickets can be purchased in the Main Office from the receptionist.

## COMMUNITY PARTICIPATION

Perspectives Corporation sponsors many community participation activities and takes pride in supporting employees who wish to participate in community fundraising events. Each year, Perspectives sponsors a team for the Race for Grace to raise funds for research towards a cure for Rett Syndrome.

A Perspectives Corporation Memorial 5k Road Race and Walk takes place at Goddard Park in early spring to acknowledge people we support who have passed away. This race is open to the general public as well as employees and people we support. Prizes are awarded, a DJ keeps everyone motivated and healthy snacks and drinks are available, as well as t-shirts for all who participate.

A Blood Drive is held quarterly at the Main Office in North Kingstown and for those employees who register early; 4 hours of earned time off are added to the employee's accrued time if they give blood.

## FLEXIBLE SCHEDULES, VARIETY OF PROGRAMS

Perspectives Corporation offers a variety of employment opportunities, 24 hours a day, 365 days a year. We pride ourselves on maximizing the talents of our employees so that the services we provide to people with developmental disabilities are the best they can be.

## PROFESSIONAL DEVELOPMENT

There is paid initial and ongoing professional development training. Perspectives Corporation offers an innovative and comprehensive training package with training provided by specialists in this field.

## MANAGEMENT TRAINING

This is offered to employees who met the criteria and have received the recommendation of their current Supervisor. This training emphasizes professional development on an Administrative level and encourages promoting from within.