

# 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, AFLAC and 125 Flexible Spending and Dependant Care Plans. The Corporation assumes no liability for insurance effective date.

For enrollment information or other questions, contact

Benefit Director, Mary Nunes at 294-3990, ext 215 or [mnunes@perspectivescorporation.com](mailto:mnunes@perspectivescorporation.com)

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## EMPLOYMENT DEVELOPMENT AND CAREER GROWTH

Perspectives Corporation offers competitive rates of pay, flexible schedules, excellent medical and dental benefits, generous time off, 401K Retirement Plan, Flexible spending, health club membership discounts, AAA membership discounts, AFLAC Supplemental Insurance (optional at employee's expense), Verizon mobile discount, community activities/company events, employee referral bonuses, employee recognition programs and incentives, a rewarding experience, and a great working environment .

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 intellectual and developmental disabilities are the best they can be.

Perspectives Corporation also promotes employee development with advancement opportunities within the agency, tuition reimbursement, Management "In-Training" Programs, comprehensive New Employee Orientation and continued training opportunities by specialists in this field, as well as American Sign Language (ASL) classes, DSP Mentor Program, and CPR Certification.

## DIRECT SUPPORT PROFESSIONAL MENTOR PROGRAM

**Perspectives Corporation** recognizes Direct Support Professionals who regularly show initiative, creativity, and leadership within the framework of our Core Values. DSP Mentors are recognized by their Supervisor for the good work they exhibit; therefore, Perspectives Corporation as developed an exciting **DSP Mentor Program**.

DSP Mentors receive leadership trainings, recognition within the agency, provide support and empowerment to other DSPs, money incentives and receive additional educational opportunities and Certification thru the **National Alliance for Direct Support Professionals (NADSP)**.

The NADSP Credentialing Program affords DSPs with the opportunity to commit to the professional of direct support through its **Three-Tiered Credential Program** (tier levels listed below).

DSP – Registered (DSP-R)

DSP – Certified (DSP-C)

DSP – Specialist (DSP-S)

**Benefits of Being a DSP Mentor:** DSP Mentors are afforded the opportunity to enhance their leadership skills through internal and external trainings and workshops. Perspectives Corporation recognizes DSP Mentors as future candidates for middle management positions.

**HEALTH INSURANCE**

As of 4/1/2014, all eligible employees are offered the Blue Cross Blue Shield of RI Vantage Blue Select RI Plan. Health insurance is available to employees who work a minimum of 30 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. Health Insurance will be effective the first day of the month following completion of one calendar month of service.

Employees working between 20-29 regular hours per week, prior to April 1, 2014, who were covered by Health insurance by March 1, 2014, will be grandfathered to retain their eligibility to continue their coverage by paying the percentage of cost calculated at each Open Enrollment period.

Effective January 1, 2015, the Affordable Care Act requires that any employees who has worked at least 1560 hours in their Individual Measurement Period or who reached 1560 hours in the company’s annual Standard Measurement Period, will also be offered Health coverage for that employee’s 12 month measured period.

Effective January 1, 2015, the payroll deduction amount for Individual Health coverage for employees working between 30-34 regular hours per week, changed to match the payroll deduction amount of an employee working between 35 and 40 regular hours per week. This will keep us in compliance with the Affordable Care Act and the Shared Responsibility clause that addresses the need for employers to offer affordable health coverage to individuals working 30 or more hours per week or a total of 1560 hours per individual measurement period.

As of April 1, 2017, only newly enrolled employees and their dependent children will be covered, not spouses. This is in accordance with the Affordable Care Act that requires an employer to only offer Health coverage to the employee and their dependent children, up to the child’s 26<sup>th</sup> birthday. Any employee who had coverage for a spouse prior to April 1, 2017 will be grandfather to keep that coverage, however if the employee’s eligibility for coverage changes and a spouse is dropped, they will not be able to be added again in the future, after April 1, 2017.

The pre-tax, bi-weekly payroll deduction amounts for the 4/1/2017- 3/31/2018 contract are as follows.

	<b>Individual</b>	<b>Family</b>
<b>30 - 34 Hours</b>	<b>\$66</b>	<b>\$307</b>
<b>35 or More</b>	<b>\$66</b>	<b>\$270</b>
<b>Field/Site Supervisors or &gt; 5 Yrs</b>	<b>\$66</b>	<b>\$213</b>
<b>Program Managers or Service Coordinators</b>	<b>\$66</b>	<b>\$156</b>

Effective March 1, 2010, new Youth and Family Service 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>
<b>30 - 34 Hours</b>	<b>\$66</b>	<b>\$307</b>
<b>35 or More</b>	<b>\$66</b>	<b>\$270</b>

Employees with Family Health and Dental coverage who complete 5 consecutive years of full time employment will see a reduction in their payroll deduction for these benefits, on the pay date associated with the full time date tracked by the Human Resources Department.

Children of employees can remain on the Plan through the last day of the month in which they turn 26. Once they are no longer eligible, due to age, they will be offered COBRA for up to 36 months.

## 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. Children covered on the Plan are covered through the end of the year in which they turn 19 and are offered COBRA for up to 36 months after that year end date.

## COBRA

If an employee is terminated for reasons other than gross misconduct, or their hours are reduced to below 30 regular hours per week (or 20 regular hours per week for the grandfathered employees), or they fail to pay the payroll deduction for Health while in their ACA measurement period, 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. Children of covered employees, who loose coverage due to age, are offered COBRA for up to 36 months.

## 125 PREMIUM ONLY PLAN

Under this plan, an employee 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 Basic – New England for eligible expenses, the employees will be reimbursed for their costs from the pre-tax dollars they have set aside. This benefit, with a \$2650.00 maximum election, 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, up to the IRS annual limit and the Corporation which matches funds up to 4% of employee's gross salary. Payroll deduction and company match dollars are currently invested with Transamerica Investments.

Effective January 1, 2015 an after-tax Roth 401(k) option is also available. The Roth option allows for after-tax retirement savings, up to the annual IRS limit and both earnings on the account and withdrawals, after age 59.5 are tax free, if taken from an account held for at least 5 years.

## 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> <small>*Based on an individual working 40 hours per week.</small>
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 BONUS PROGRAMS



**The Employee 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 **\$150.00** in their paycheck, as long as the applicant listed the employee on their application. If the new employee is working any number of regular hours at 180 days, the employee who referred the applicant will receive an additional **\$200.00** in their paycheck.

**The Graphic Perspectives Referral Program** is designed to reward employees who recruit new customers for our Graphic Perspectives (GP) company. When an employee obtains the business contact of a new customer for Graphic Perspectives, they can submit the information on the Perspectives Corporation employee web site, using the *New Customer Referral Form*. From there, GP will coordinate with the new customer and the referring employee to track the bonus the employee would be entitled to. If the new business becomes a GP customer, the employee will receive a percentage of the sales for 2 consecutive years, as long as the employee remains employed for that period. The full Procedure can be found on the P Drive, Resources, Benefits(HR) folder and the Benefits – Graphic Perspectives EE Referral Program sub folder there.

**The Shareded Living Arrangement (SLA) Referral Program** is designed to reward employees who recruit new Home Providers for the SLA Program. A Home Provider is an independent contractor, a trusted guide, advocate, a friend, a caregiver, an individual who wants to take an adult with a developmental disability into their home. A Home Provider is responsible to provide for the health and well being of the individual in your home including personal care, coordination of all medical needs, meals, shelter, clothing, transportation, community involvement and religious participation. Home Providers are expected to communicate regularly with the support team, maintain documentation and participate in all planning meetings.

Current employees, who refer applicants that are vetted and become contracted by Perspectives Corporation as an SLA Provider, will receive a one-time SLA Referral bonus of \$200.00. The full Procedure can be found on the P Drive, Resources, Benefits(HR) folder and the Benefits – SLA Home Provider EE Referral Program sub folder there.

## 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 time and a half. 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**
- **Memorial Day**
- **Independence Day**
- **Labor Day**
- **VJ 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 make every effort to accommodate all medical requests for Modified Duty.

## 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.

## 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 Chief Executive Officer (CEO) 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.***

## 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 Corporation, 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 per course, for no more than two courses in a calendar year, including Spring, Fall and Summer semesters, if the course is directly related to their job and the employee has received pre-approval from the CEO. Pre-approval requires that requests be made, in writing, to the CEO 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 CEO 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**

## DIRECT DEPOSIT OF PAYROLL

Direct Deposit is a condition of employment for all employees. 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 and Procedure 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.**

### CPN-RI 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 Director 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 Superior 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 DISCOUNT

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 a regular full time schedule, with five, ten, fifteen or more years of service with the agency.

## **ANNUAL BIG BASH**

Goddard Park in East Greenwich, RI is the scene of our annual Big Bash, usually held in early autumn. T-shirts are available for all who participate, we have a cookout with all the fixin's and a DJ to dance the night away. This is a memorable event for all of our families and friends.

## **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 from the Activities Director.

## **COMMUNITY PARTICIPATION**

Perspectives Corporation sponsors many community participation activities and takes pride in supporting employees who wish to participate in community fundraising events.