



# Employee Benefits Summary

2024-2025

Health & Wellness Benefits			
Benefit	Description	Employer Contribution	Dependent Bi-Weekly Contribution
Medical Insurance CareFirst (including Rx)	BlueChoice Advantage Silver 3200 HAS Effective Date: Date of Hire	100% - Employee 50% - Dependents	
	BlueChoice Advantage Gold 1000 POS Effective Date: Date of Hire	100% - Employee 50% - Dependents	
Dental Insurance	Delta Dental (Base Option)	100% - Employee 50% - Dependents	
	Delta Dental (Middle Option)	100% - Employee 50% - Dependents	
	Delta Dental (Buy-up Option)	100% - Employee 50% - Dependents	
Vision Insurance	VSP Vision Care	100% - Employee 50% - Dependents	
Life and AD&D Insurance	Mutual of Omaha 1x annual salary up to \$275,000	100% Employer Funded	Employee Only Benefit
Long Term Disability	Mutual of Omaha Long-Term Disability Insurance Covers 60% of your base salary up to \$10,000/month	100% Employer Funded	Employee Only Benefit
Short Term Disability	Mutual of Omaha Short Term Disability Insurance Covers 60% of your base salary up to \$2,500/Week	100% Employer Funded	Employee Only Benefit
Pre-Tax Benefits			
Flexible Spending Account (FSA)	iSolved - Healthcare FSA Limit: \$2400 - DC FSA Limit: \$5000		Employee Contribution
Health Savings Account (HSA)	CareFirst	\$1500/Individual \$2100 / Family	\$2800 / Individual Limit \$6400 / Families Limit

Spirit of America's Benefit Year is October to September with open season in September.  
Benefits are subject to change or may be canceled with or without notice.

403(B) Retirement Plan	Vanguard: Target Data Funds Investor Ascensus: Plan Administrator	4% Match 100% Vested Upon 1st Pay	Employee Contribution Required for Match
Leave Benefits			
Paid Time Off (PTO)	3 - 5 Weeks Accrued Annual Leave (Based on year of Service)		Maximum Accrual of 240 Hours
Paid Holidays	13 Federal Holidays (Including presidential election years)		
Holiday Break	SOA office is Closed December 25 <sup>th</sup> through December 31 <sup>st</sup> .		
Paid Parental Leave	4 Weeks (20 days) for Birth or Adoption of a Child (see full policy for details)		
Sick Leave	12 Days Accrued Sick Leave		Maximum Accrual of 480 Hours
Professional Development			
Professional Development Reimbursement	\$2,200/per Calendar Year		
Commuter Benefits			
Commuter Benefits (Full-time, HQ Based Employees Only)	Transportation Stipend	\$1,620/Annual	
	Garage Parking	100% Paid	

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