



# Employee Benefits Summary

2025-2026

Health & Wellness Benefits		
Benefit	Description	Employer Contribution
Medical Insurance CareFirst (including Rx)	BlueChoice Advantage Silver 3400 HSA 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 (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 \$300,000	100% Employer Funded
Long Term Disability	Mutual of Omaha Long-Term Disability Insurance Covers 60% of your base salary up to \$10,000/month	100% Employer Funded
Short Term Disability	Mutual of Omaha Short Term Disability Insurance Covers 60% of your base salary up to \$3,000/Week	100% Employer Funded
Voluntary Life & AD&D	Mutual of Omaha Max EE: \$300,000/ SP: \$150,000 / Children: \$10,000 Guarantee Amount: EE: \$50,000 / SP: \$15,000 / Children: \$10,000	Employee Paid
Voluntary Accident	Mutual of Omaha Employee: \$25,000 Spouse: \$12,500 Child: \$5,000	Employee Paid
Voluntary Critical Illness	Mutual of Omaha Max EE: \$20,000/ SP: \$20,000 / Children: \$5,000 Guarantee Amount EE: \$20,000 / SP: \$20,000 / Children: All amounts	Employee Paid

*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.*

Voluntary Hospital Indemnity	Mutual of Omaha Hospital Adm: \$1,000- 2/Yr ICU Adm: \$2,000- 2/Yr Hospital Conf: \$100/Dy-30 days max ICU Conf: \$200/Dy-30 days max	Employee Paid
Total Pet Plan	Pet Benefit Solutions Annual Deductible, Limit, Waiting period & Exclusions: NONE	Employee Paid
Wishbone Plan	Pet Benefit Solutions Annual Deduct: \$250 Annual Limit: \$10,000	Employee Paid
Pre-Tax Benefits		
Flexible Spending Account (FSA)	iSolved - Healthcare FSA Limit: \$3300 DC FSA Limit: \$5000	
CareFirst Health Savings Account (HSA)	\$1500/Individual \$2100 / Family	
403(B) Retirement Plan	Vanguard: Target Data Funds Investor Ascensus: Plan Administrator 4% Match 100% Vested Upon 1st Pay	
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	8 Weeks (40 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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