

FareStart

Summary of Benefits

(effective February 1, 2009)

Medical

- Calendar year employee deductible at \$200; family at \$600
- Virginia Mason/Group Health network coverage at 80%; out-of-network coverage also at 80%
- FareStart pays most of Employee only coverage; employee pays only 16% of premium
- Employee only deduction of \$29 per paycheck (medical and dental); pre-tax
- Additional family member coverage is available at Employee expense

Dental

- Washington Dental Service preferred provider network (through Group Health)
- Preventive care paid in full; no deductible
- Calendar year employee deductible at \$50; family at \$150
- Basic care at 80% coverage; major care at 50% coverage

Vision

- Eye exam covered once every 12 months in-network; \$30 out-of-network coverage
- Hardware benefit of \$250 in any 24 consecutive month period

Life Insurance (plus AD&D)

- Employee only coverage of \$10,000 and \$10,000 for AD&D
- FareStart pays full coverage

Short-term Disability

- Benefit pays 60% of pre-disability salary; \$750 weekly maximum
- Fourteen-day waiting period
- FareStart pays full coverage

Long-term Disability

- Benefit pays 60% of pre-disability salary; \$5,000 monthly maximum
- Ninety-day waiting period
- FareStart pays full coverage

Employer-sponsored Individual Retirement Account (IRA)

- Roth or Traditional IRA through American Funds
- \$12.50 minimum contribution per paycheck; \$5,000 maximum contribution annually
- Schedule appt. with Luanda Arai, luanda@farestart.org, 206.787.1503

COBRA

- Employee allowed 60 days post-termination to elect to continue purchasing health coverage
- Health coverage offered at same rate as FareStart sponsored plan for 18 months

Metro Bus Pass

- Effective April, 2009
- Annual pass paid in full by FareStart
- Issued while employed; returned upon termination

Earned Time Off (ETO)

- Earn 15 days during first year; 20 days starting with 2nd year
- May carry forward 20 days to next calendar

Lunch

- Free buffet available daily between 11:00-2:00pm in student/staff lunch room
- Gift certificates for lunch and Guest Chef Night are disbursed periodically

Holidays: Eight pre-designated Holidays each calendar year

Food Handlers Card: Class administered weekly at FareStart; fully funded

* Most benefits are effective the first of the month, after a 90-day waiting period.

Information contained herein is intended as only a brief summary of the benefits offered at FareStart and is not all-inclusive. Actual benefits are subject to certain contracts and restrictions and may change without notice. Detailed features and limitations are available in the Administration Office.