

You hear it time and time again...“We have a great benefit package.”

- √ Medical Insurance
- √ Sick Time
- √ Annual Leave
- √ Paid Holidays
- √ Retirement
- √ Life Insurance
- √ Dental Plan
- √ Vision Plan
- √ Flexible Spending
- √ Wellness Initiative

YOUR BENEFITS...They might be more than you realize. Let's take a closer look...



Mission Statement

The mission of the Family Resource Agency, Inc., a not-for-profit organization, is to serve families, children, and adults in ways that improve their quality of life and enable them to become more self-sufficient, productive members of the community.

Benefits, Benefits, Benefits...



**What Do Your Benefits
Really Mean to You?**

FAMILY RESOURCE AGENCY, INC.

“What’s So Great About My Benefit Package?”

LET’S TAKE A LOOK...

Medical Insurance...FRA currently offers Blue Cross Blue Shield to FT employees, and FRA pays \$3,000.00 per year of insurance premiums (beginning the 1st of the month after 90 days) toward individual coverage.

Annual Leave...FRA provides you the opportunity to earn 1 paid vacation day each month (based on your regular work day) during your first 3 years working for FRA. (After 3 years, additional time is accrued on a monthly basis.) If you work 8 hours a day/40 hours a week, after one year you will have earned 12 paid days (96 hours) of annual leave paid for by FRA.*

Sick Time...FRA provides you with sick leave at a rate of 1/2 a regular work day per month. If you work 8 hours a day/40 hours a week, FRA will give you 4 hours of paid sick time at the end of each month. That’s 6 days (48 hours) of sick time each year paid for by FRA.*

Paid Holidays...There are 12 holidays that you do not have to work but FRA will pay you for those days. If you work 8 hours a day/40 hours a week, that’s 96 hours of holiday time each year paid for by FRA.*

Retirement...After 2 years of employment, FRA will figure out what 5% of your gross income is and put that amount in a retirement plan of your choice.

Life Insurance...FRA pays \$50.40 a year in premiums for you to have life insurance. All you need to do is fill out a simple beneficiary form. If something were ever to happen to you, your beneficiary would receive \$20,000.

Let’s look at 2 examples as illustrations. In both cases, we will assume you work full time (8 hours a day/40 hours a week) and have been employed for 3 years.

EXAMPLE #1...You make \$6.50/hour. The following is what your benefit package is really worth for the year:

Medical Benefits:	\$3000.00
Vacation Pay:	\$ 624.00
Sick Leave:	\$ 312.00
Paid Holidays:	\$ 624.00
Retirement Plan:	\$ 676.00
Life Insurance:	\$ 50.40

Total Yearly Benefits: \$5286.40

If you take \$5286.40 and divide it by 52 weeks, you are *really* earning \$101.66 more per week (or \$2.54/hour) than your hourly rate (even though you are paid \$6.50/hour).

EXAMPLE #2...You make \$10/hour. The following is what your benefit package is really worth for the year:

Medical Benefits:	\$3000.00
Vacation Pay:	\$ 960.00
Sick Leave:	\$ 480.00
Paid Holidays:	\$ 960.00
Retirement Plan:	\$1040.00
Life Insurance:	\$ 50.40

Total Yearly Benefits: \$6490.40

If you take \$6490.40 and divide it by 52 weeks, you are *really* earning \$124.82 more per week (or \$3.12/hour) than your hourly rate (even though you are paid \$10/hour).

*NOTE: These numbers are used strictly for example purposes. Contract employees have different numbers built in, and they are outlined in their respective contracts or addendum agreements.

Although the following benefits are not Agency-paid, they are available to FRA employees as a way to help the employee save money (many organizations don’t even offer these benefits).

Dental Plan...Dental coverage is available for the employees as well as spouses and/or dependents.

Vision Plan...Vision coverage is available for the employees as well as spouses and/or dependents.

Flexible Spending Account...FRA Employees can opt to have money put into a special account that can be used for medical expenses. What’s great about this plan is the money is taken out on a pre-tax basis, which means it lowers how much you pay in yearly income tax. This plan is also available for dependent care.

For more information about the Dental Plan, Vision Plan, or Flexible Spending Account...contact Bertie Cranfield, Benefits Manager, at 423-303-3520.

Because the Agency is concerned about each employee’s health and well-being, FRA offers a Wellness Initiative...FRA will reimburse eligible employees up to \$25/month who regularly participate in certain “wellness” activities. Exercise routines are also available, free of charge, on DVD/VHS. Contact Cathy Rice, Executive Assistant, at 423-303-3519 for detailed information.

This brochure is for illustration purposes only. The information in this brochure in no way supersedes or alters official Agency policy. Please refer to the Agency’s Personnel Policies and Procedures Manual for complete details of benefits and their eligibility requirements.

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