SIOUX FALLS HOUSING & REDEVELOPMENT COMMISSION AFFORDABLE HOUSING SOLUTIONS INC

BENEFITS SUMMARY

VACATION:

Begins to accrue from first day of employment. Not eligible to take vacation leave until after six months of employment. One day of personal leave is also provided annually.

1 - 5 years	10 days annually
6 - 15 years	15 days annually
16 + years	20 days annually

HOLIDAYS:

At start of employment the following are paid holidays:

New Year's Day	Martin Luther King Day
President's Day	Memorial Day
Juneteenth	July 4 th
Labor Day	
Native American's Day	Veterans Day
Thanksgiving Day	Friday after Thanksgiving
Christmas Eve	Christmas

SICK LEAVE:

Begins to accrue on the first day of employment at the rate of eight hours per month. Not eligible to take sick leave until after 90 days of employment. There is no limit to the number of hours of sick leave an employee may accumulate.

HEALTH INSURANCE:

Health insurance group coverage is with Sanford Health Plan. Employee pays 25% of the monthly premium. The employee bi-weekly portion of premium is determined at the beginning of the plan year (January 1). Two plans are available to employees, Simplicity \$500 and the True \$500. The pre-tax deduction is available.

LIFE/AD&D/S-T & L-T DISABILITY INSURANCE:

After 90 days of employment employee is eligible for life, accidental death & dismemberment (AD&D), short-term and long-term disability insurance. There is no cost to the employee. Life insurance coverage is \$25,000 for employee, \$5,000 for spouse, \$2,000 for each dependent.

RETIREMENT:

After one year of employment employee is eligible for retirement plan. Employee is required to contribute 1% of regular annual salary/wages into the retirement plan. Employer will contribute 4%. The employee has the option of contributing additional amounts with the following match provided by the employer:

2% employee contribution	5% employer match
3% employee contribution	6% employer match
4% employee contribution	7% employer match

Additional life insurance equal to 1 ½ times annual salary/wages is provided with the retirement plan.

The plan is classified by the IRS as a 403(B) and is an after-tax deduction.

OTHER INSURANCE AVAILABLE:

The following insurance is also available to the employee at a group rate. The employee pays 100% of the premium:

Dental	Delta Dental	Pre-tax deduction available
Vision	VSP	Pre-tax deduction available
Supplementary	Aflac	Both pre-tax and after-tax deductions

TRAINING AND CONFERENCES:

One professional training course or conference (travel, accommodations and fees included) may be provided to a salaried or non-exempt employee per calendar year. This training and the associated expenses must be approved by the employee's supervisor and the Executive Director's office prior to attending.