



BENEFITS

Health Benefits

Eligible Employees may enroll in Health Benefits effective the first of the month following 1 month of employment. The Health Benefits for NeighborWorks Capital renew each January 1.

NeighborWorks Capital will pay for 85% of the total employee and dependent(s) premium. Rates are based on age at the time of enrollment for the subscriber AND each dependent enrolling.

Dental Benefits

Eligible Employees may enroll in Dental Benefits effective the first of the month following 30 days of employment. The Dental Benefits for NeighborWorks Capital renew each January 1.

Vision Benefits

Eligible Employees may enroll in Vision Benefits effective the first of the month following 30 days of employment. The Vision Benefits for NeighborWorks Capital renew each March 1.

Life Benefits

Eligible Employees may enroll in Life Benefits effective the first of the month following 30 days of employment. NeighborWorks Capital provides you with 2x your annual salary in Basic Life and Accidental Death and Dismemberment. NeighborWorks Capital provides life insurance at no cost to you.

Supplemental Life Benefits

Eligible Employees may enroll in Supplemental Term Life Benefits effective the first of the month following 60 days of employment. You can elect additional coverage for yourself, spouse and dependent children. Rates are age banded and dependent on 10 or 20 year term.

Long-Term Disability Benefits

Eligible Employees may enroll in Long-Term Disability Benefits effective the first of the month following 60 days of employment. NeighborWorks Capital pays for 100% of your Long-Term Disability Coverage.

Short-Term Disability Benefits

Eligible Employees may enroll in Short-Term Disability Benefits effective the first of the month following 60 days of employment. NeighborWorks Capital pays for 100% of your Short-Term Disability Coverage.

Retirement Benefits

Eligible Employees may enroll in Retirement Benefits on the first of the quarter following 1 month of employment. Once you have met eligibility, you may change your deferral at any time. NeighborWorks Capital will contribute 6% of your gross wages into the plan.

Flexible Spending Benefits

Eligible Employees may enroll in Flexible Spending Benefits effective the first of the month following 60 days of employment. The Flexible Spending Benefits for NeighborWorks Capital renew each January 1.