

## 2023 Benefits at a Glance

Legal Services Corporation (LSC) is pleased to offer a variety of comprehensive benefit plans for eligible employees and their eligible dependents. This summary provides an overview of the available benefits and is for information purposes only. In the event of a conflict between this summary and the formal plan documents, the formal documents control.

If you have any questions about LSC benefits, please email the Benefits Manager in LSC's Office of Human Resources.

Additional details and definitions of terms used in this summary may be obtained by reviewing the current and complete plan descriptions or company policies, which are available on LSC's intranet and by request.

For those employees in positions covered by the Collective Bargaining Agreement, additional information about certain benefits may be found in the Collective Bargaining Agreement and the Employee Handbook. If a conflict exists between these documents, the Collective Bargaining Agreement will control.

Benefit plans renew on an annual basis, on January 1<sup>st</sup>.

## Enrolling in Benefits

As a new hire, you will have **30 days** from your date of hire to complete your benefits enrollment process. You will have a Benefits Orientation meeting with our Benefits Manager within your first few days of employment.

**Effective Date:** All benefits are retroactively effective on your first day of employment, regardless of when in your 30-day enrollment period you complete the process. The only exceptions are vision insurance, which, if you choose to enroll, will be effective on the first day of the next month; and any amount of voluntary life insurance that requires approval from the insurance provider.

**Eligibility:** If you are an active, full-time employee who works at least 30 hours per week, you are eligible for the benefits outlined in this summary.

**Enrolling Your Family Members:** LSC offers health care and life insurance benefits for your eligible dependents, including: spouse; children (including step-children) up to age 26; disabled children of any age (subject to plan approval).

**Dependent Verification:** If you are enrolling a spouse or child(ren) in any plan, you must provide documentation to the Office of Human Resources before your dependents can be added to group plans. Please provide a copy of marriage and/or birth certificates.

Benefit	Summary								
<p><b>Medical Insurance</b></p> <p>CareFirst BlueChoice Advantage Plan</p> <p>Employee contributions per paycheck</p> <table border="1" data-bbox="94 562 501 747"> <tr> <td>Employee Only</td> <td>\$89.78</td> </tr> <tr> <td>Employee + Spouse</td> <td>\$206.51</td> </tr> <tr> <td>Employee + Child(ren)</td> <td>\$166.10</td> </tr> <tr> <td>Family</td> <td>\$251.40</td> </tr> </table>	Employee Only	\$89.78	Employee + Spouse	\$206.51	Employee + Child(ren)	\$166.10	Family	\$251.40	<p>LSC pays 80% of the monthly premium.</p> <p>Employees pay 20% of the monthly premium on a pre-tax basis.</p> <p>The plan offers in-network and out-of-network coverage, nationally. No referrals are necessary.</p> <p><b>In-network highlights:</b></p> <ul style="list-style-type: none"> <li>▪ No deductible</li> <li>▪ \$20 co-pay for primary care and specialist office visits</li> <li>▪ \$20 co-pay for urgent care services</li> <li>▪ \$100 co-pay for emergency room services (waived if admitted)</li> <li>▪ \$250 co-pay per admission for inpatient hospital services</li> <li>▪ Annual out-of-pocket maximum for medical services: \$1,500 for individual/\$3,000 for family</li> </ul> <p><b>Out-of-network highlights:</b></p> <ul style="list-style-type: none"> <li>▪ \$500 deductible, up to \$1000 max per family</li> <li>▪ After the deductible is met, CareFirst pays 70% of the allowed amount</li> <li>▪ Annual out-of-pocket maximum for medical services: \$3,000 for individual/\$6,000 for family</li> <li>▪ Balance billing will apply</li> </ul> <p><b>Prescription drug co-pays:</b></p> <ul style="list-style-type: none"> <li>▪ \$15 for Generic</li> <li>▪ \$45 for Preferred Brand</li> <li>▪ \$70 for Non-Preferred Brand</li> <li>▪ \$0 copay for Preferred Preventive Drugs, including women's generic oral contraceptives</li> </ul> <p>Cost of 90-day supply for maintenance medication: 2 co-pays</p> <p><b>Specialty pharmacy co-pays:</b></p> <ul style="list-style-type: none"> <li>▪ Preferred Specialty – 50% coverage up to a maximum payment of \$100</li> <li>▪ Non-Preferred Specialty – 50% coverage up to a maximum payment of \$150</li> </ul>
Employee Only	\$89.78								
Employee + Spouse	\$206.51								
Employee + Child(ren)	\$166.10								
Family	\$251.40								

Benefit	Summary								
<p><b>Dental Insurance</b> <b>MetLife PDP Plus PPO Plans</b></p> <p>Employee contributions per paycheck (High Option only)</p> <table border="1" data-bbox="94 615 521 764"> <tr> <td>Employee Only</td> <td>\$7.57</td> </tr> <tr> <td>Employee + Spouse</td> <td>\$15.70</td> </tr> <tr> <td>Employee + Child(ren)</td> <td>\$15.91</td> </tr> <tr> <td>Family</td> <td>\$25.67</td> </tr> </table>	Employee Only	\$7.57	Employee + Spouse	\$15.70	Employee + Child(ren)	\$15.91	Family	\$25.67	<p>LSC provides a <b>Low Option</b> dental insurance plan to all employees at no cost. Employees may purchase the <b>High Option</b> at their own expense, via pre-tax payroll deductions.</p> <p>Members may use providers outside the MetLife network, but may be subject to higher out-of-pocket costs.</p> <p><b>Low Option:</b> Coverage provided at no cost to employees. Annual maximum benefit of \$1,000 per member. Orthodontia lifetime maximum of \$1,000 for children up to age 19.</p> <p><b>High Option:</b> Annual maximum benefit of \$5,000 per member. Orthodontia lifetime maximum of \$1,500 for adults and children up to age 26.</p>
Employee Only	\$7.57								
Employee + Spouse	\$15.70								
Employee + Child(ren)	\$15.91								
Family	\$25.67								
<p><b>Vision Insurance</b> <b>VSP Choice Plan</b></p> <p>Employee contributions per paycheck</p> <table border="1" data-bbox="94 1108 521 1257"> <tr> <td>Employee Only</td> <td>\$5.95</td> </tr> <tr> <td>Employee + 1</td> <td>\$10.02</td> </tr> <tr> <td>Employee + Children</td> <td>\$10.23</td> </tr> <tr> <td>Family</td> <td>\$16.50</td> </tr> </table>	Employee Only	\$5.95	Employee + 1	\$10.02	Employee + Children	\$10.23	Family	\$16.50	<p>Employees pay full premium on a pre-tax basis.</p> <p>Members may use providers outside the VSP network but may be subject to higher out-of-pocket costs.</p> <p>WellVision Exam every 12 months: \$10 co-pay</p> <p>\$180 allowance for a wide selection of frames (every 24 months).</p> <p>\$180 allowance for contact lenses (every 12 months)</p> <p>Basic glasses lenses covered in full after \$25 co-pay (every 12 months)</p>
Employee Only	\$5.95								
Employee + 1	\$10.02								
Employee + Children	\$10.23								
Family	\$16.50								
<p><b>Flexible Spending Accounts (FSA)</b> Flores</p>	<p>Employees may set aside money on a pre-tax basis to pay for qualifying healthcare and/or dependent care expenses.</p> <p><b>Annual Maximums:</b></p> <ul style="list-style-type: none"> <li>▪ Healthcare FSA – Up to \$3,050 per participant</li> <li>▪ Dependent Care FSA – Up to \$5,000 per household (\$2,500 if married and filing taxes separately)</li> </ul>								

Benefit	Summary
<p><b>403(b) Plan</b> One America/ AUL</p>	<p>The 403(b) plan allows employees to save for retirement. LSC contributes to employees' 403(b) savings.</p> <p>LSC automatically contributes <b>6%</b> of employees' eligible compensation to employees' 403(b) account.</p> <p>LSC also makes a matching contribution of up to <b>3.51%</b> provided the employee elects to contribute up to 3.51% each pay period.</p> <p>Employer contributions vest gradually on a three-year schedule over the first years of employment.</p> <p>Pre-tax and Roth (after-tax) employee contributions allowed.</p>
<p><b>Disability Insurance</b> Mutual of Omaha</p>	<p>LSC provides short- and long-term disability insurance coverage to all employees at no cost.</p> <p>The plans provide salary protection if an employee is unable to work due to a qualifying disability.</p> <p>Employees are required to use short-term disability benefits when eligible.</p>
<p><b>Basic Life and AD&amp;D (Accidental Death &amp; Dismemberment) Insurance</b> Mutual of Omaha</p>	<p>LSC pays one-third of the cost of group term Basic Life insurance. Employees pay remaining premium cost on a post-tax basis.</p> <p>Employees must pay any imputed income tax on the value of the benefit.</p> <p>Coverage amount is based on salary, not age.</p> <p>Coverage is guaranteed for new hires applying within 30 days of hire. Applications for coverage after the new hire enrollment period will be subject to approval by Mutual of Omaha, based on a health questionnaire.</p>
<p><b>Voluntary Life and AD&amp;D (Accidental Death &amp; Dismemberment) Insurance</b> Mutual of Omaha</p>	<p>Employees pay full premium cost, which is based on age and smoker status, on a post-tax basis.</p> <p>Coverage available for employee, spouse, and children.</p> <p>Some amounts of coverage are guaranteed to be approved for new hires applying within 30 days of hire date. Applications for coverage after the new hire enrollment period will be subject to approval by Mutual of Omaha, based on a health questionnaire.</p>

Benefit	Summary
<p><b>Transportation &amp; Parking Benefits</b></p>	<p>LSC provides up to \$300 per month in SmartBenefits for employees who commute via Metrorail or Metrobus. These employees may also receive a parking allowance of up to \$110 per month to park in a Metro garage in order to commute via Metrorail or Metrobus.</p> <p>Employees who commute via private automobile will be eligible to receive a monthly parking space either onsite or near LSC's offices.</p>
<p><b>Employee Assistance Program</b></p> <p>Inova</p>	<p>Free counseling and referral services to employees and eligible family members.</p> <p>Available 24/7 and services are 100% confidential.</p>
<p><b>Business Travel Accident and AD&amp;D (Accidental Death &amp; Dismemberment) Insurance</b></p> <p>Cigna Travel Secure</p>	<p>LSC provides business travel accident and AD&amp;D insurance to all employees at no cost.</p> <p>This policy provides a \$125,000 AD&amp;D benefit. Coverage also includes emergency travel services.</p>
<p><b>Personal Wellness Benefit</b></p>	<p>Employees receive a \$25 per month wellness benefit in their paychecks that they are encouraged to use toward an expense that will improve or support their personal mental or physical health or wellbeing.</p>
<p><b>Capital BikeShare</b></p>	<p>Employees may receive a discounted membership rate of \$50 per year, with LSC paying half. (Employee cost: \$25 per year)</p>
<p><b>Public Service Loan Forgiveness (Student Loans)</b></p>	<p>LSC is a qualifying employer for the Public Service Loan Forgiveness program. This program forgives the remaining balance on Direct Loans after the borrower has made 120 qualifying payments while employed full-time for a qualifying employer. LSC will provide employment verification for PSLF applications.</p>

## Pre-Tax Benefit Plan Contributions

Your payroll deductions for your medical, dental, vision, and FSA contributions will be made on a **pre-tax basis**. You do not pay federal, state, and FICA (Social Security and Medicare) taxes on these amounts.

### Employee Contributions - Semi-monthly paycheck deductions

Tier of Coverage	CareFirst Medical Plan	MetLife Dental Plans		VSP Vision Plan
		Low Option	High Option	
<b>Employee Only</b>	\$89.78	No Cost	\$7.57	\$5.95
<b>Employee + Spouse</b> (Employee +1 for Vision)	\$206.51	No Cost	\$15.70	\$10.02
<b>Employee + Child(ren)</b>	\$166.10	No Cost	\$15.91	\$10.23
<b>Family</b>	\$251.40	No Cost	\$25.67	\$16.50

Please note that these rates are subject to change in the event that LSC experiences a rate increase and/or changes carriers.

## LSC’s Health Reimbursement Arrangement Plan

If you decline LSC’s medical plan due to enrollment in a former employer’s medical plan (or a spouse’s plan through a former employer) – i.e., **retiree benefits** – you may be eligible for reimbursement of a portion of your medical premiums. The reimbursement program will reimburse the difference between your monthly premium and the amount you would pay if you were participating in the LSC group medical plan. Reimbursements are made on a tax-free basis.

**Exclusions:** Employees who are participants in a COBRA plan through a former employer (or a spouse’s former employer) are not eligible for the HRA program.

**Determining Eligibility and Your Reimbursement Amount:** If the amount you pay per month is greater than the amount on the table below, you are eligible for a monthly reimbursement of the difference between your monthly premium and the amount on the table.

<b>Employee Only</b>	\$179.56
<b>Employee + Spouse</b>	\$413.02
<b>Employee + Child(ren)</b>	\$332.20
<b>Family</b>	\$502.81

## Work Schedules, Leave Time, and Pay

Policy	Summary								
<b>Standard Working Hours</b>	9:00 a.m. to 5:30 p.m., Monday through Friday 7.5-hour work day; 37.5-hour work week								
<b>Alternative Work Schedules</b>	Employees may be eligible for a variety of Alternative Work Schedules, including FlexiTime, Telework, and Compressed Work Schedules.								
<b>Vacation Leave</b>	<p><b>Years 1 &amp; 2:</b> Employees accrue <b>15 days</b> during the first and second years of service. (4.33 hours per pay period).</p> <p><b>Year 3+:</b> Employees accrue <b>20 days</b> during the third and subsequent years of service. (5.77 hours per pay period).</p> <p>Employees hired at the level of Deputy Director or above accrue 5.77 hours per pay period upon hire.</p> <p>Up to 240 hours of vacation leave can be carried over to the following year.</p>								
<b>Sick Leave</b>	Employees accrue <b>13 days</b> per year. (3.75 hours per pay period). Unlimited carryover to the next year.								
<b>Personal Leave</b>	<p>Employees receive two days of personal leave awarded each January. On date of hire, new hires will receive paid personal leave in their first year as follows:</p> <table border="1" style="margin-left: 20px;"> <thead> <tr> <th style="text-decoration: underline;">Date of Hire</th> <th style="text-decoration: underline;">Amount of Paid Personal Leave</th> </tr> </thead> <tbody> <tr> <td>From Jan 1 – June 30</td> <td>2 days</td> </tr> <tr> <td>From July 1 – Sept 30</td> <td>1 day</td> </tr> <tr> <td>From Oct 1 – Dec 31</td> <td>0 days</td> </tr> </tbody> </table>	Date of Hire	Amount of Paid Personal Leave	From Jan 1 – June 30	2 days	From July 1 – Sept 30	1 day	From Oct 1 – Dec 31	0 days
Date of Hire	Amount of Paid Personal Leave								
From Jan 1 – June 30	2 days								
From July 1 – Sept 30	1 day								
From Oct 1 – Dec 31	0 days								
<b>Holidays</b>	LSC observes 10 paid holidays per year								
<b>Volunteer Leave</b>	<p>After one year of service, employees who have a performance assessment rate of “Meets Expectations” or higher are eligible for up to 15 hours of paid Volunteer Leave per year.</p> <p>Under the program, if an employee takes vacation time to perform an eligible <i>pro bono</i> legal or related volunteer service, LSC will match with paid Volunteer Leave on an hour-for-hour basis, up to 15 hours per year.</p>								

Policy	Summary
<b>Other Leave</b>	<p><b>Parental Leave:</b> Employees receive up eight weeks of paid leave for the birth or adoption of a child. The employee may use this benefit up to one year following the birth or adoption.</p> <p><b>DC Parental Leave – School Activities:</b> Employees who are parents, grandparents, aunts, or uncles of a child, or serve as a legal or non-legal guardian to a child, may take up to 24 hours of paid leave during a calendar year to attend or participate in school-related events in which his or her child is participating.</p> <p><b>Family and Medical Leave:</b> Unpaid, job-protected leave for eligible employees taking leave for FMLA-qualifying reasons</p> <p><b>Other types of leave include:</b> Military Leave, Jury Duty, and Bereavement Leave.</p>
<b>Shared Leave</b>	<p>The Shared Leave program offers eligible employees up to 150 hours of donated paid leave after their accrued paid leave is exhausted to address medical emergencies or personal crises.</p>
<b>Pay Periods &amp; Pay Dates</b>	<p>Paychecks are issued bi-weekly on Fridays, or the prior business day when these dates are holidays.</p>