



Policy Name: III.40 Employee Benefits and Paid Time Off (PTO) Policy	Section: III Human Resources	Programs: All
	Standard/Area: F 4 Workforce Development and Management	Review Date: 10/8/25
File: Employee Portal Human Resources III.40 Employee Benefits and Paid Time Off (PTO) Policy.doc	Effective Date: 8/25 (moved from Employee Handbook)	Revision Date: 10/8/25, 3/18/26

Section I: Intent

The intent of this policy is to establish clear, consistent, and non-discriminatory standards for employee benefits and paid time off (PTO) by employee classification. This policy ensures eligible MVCS employees understand their access to benefits, including insurance, retirement, paid leave, and PTO, while supporting employee well-being, operational continuity, and compliance with applicable federal, state, and local laws.

Section II: Policy

MVCS provides a comprehensive and financially sustainable employee benefits and PTO program aligned with employee classification and organizational needs. Benefits and PTO are administered in accordance with this policy, applicable plan documents, the MVCS Employee Handbook, and applicable law. The program is designed to attract, retain, and support a diverse workforce, ensure fair and consistent treatment of all staff, and comply with applicable federal, state, and local laws.

This policy applies to all MVCS employees and defined classifications (e.g., Benefit Eligible Regular Full-Time, Benefit Eligible Regular Part-Time, Temporary/ Casual and/or Per Diem Employees).

This policy does not apply to independent contractors unless required by law or stated in the applicable contract; does apply to benefits required by law (e.g., certain leave protections) for eligible employees.

All PTO benefits are available to non-exempt benefit eligible employees following completion of the 90-day probation period.

Classification Definitions

Benefit Eligible Regular Full-Time Employees

A Benefit Eligible regular full-time employee is an employee who has completed his or her introductory period and is regularly scheduled to work 40 hours per week. For the purpose of eligibility for health insurance ONLY, the Affordable Care Act defines a **full-time employee** as one who is employed at least 30 hours per week.



Benefit Eligible Regular Part-Time Employees

Any employee who works between 20 and 39 hours per week with a regular schedule

Regular Part-Time Employees

Any employee who works 19 hours or less per week with a regular schedule..

Temporary, Casual and/or Per Diem Employees

Temporary employees are hired for a specific period or specific work project, not to exceed 3 months in duration. MVCS reserves the right to extend the duration of temporary employment where necessary.

Casual employees are hired to work as needed with no set schedule, e.g., substitute teachers and per diem employees called in from time to time.

Section III: Benefit Descriptions

Insurance

The Agency benefits package includes group medical, dental, vision and life insurance, the option to participate in a Retirement Plan (403 (b)), access to a Section 125 Flexible Benefits Plan, and employee paid leave. The benefit descriptions set forth in this policy are general in nature. For specific questions related to the current benefit plans maintained by the Agency, refer to the actual plan documents and summary plan descriptions. Those documents are controlling. These benefits may be canceled or changed at the discretion of MVCS, unless otherwise required by law.

A Health

Health Insurance, under a group plan, is made available by MVCS to all eligible employees (those regularly scheduled to work 30 hours or more per week) and their dependents, including domestic partners. A domestic partner is a single adult, not related by blood closer than would bar marriage in the residing state, with whom an individual maintains a long-term relationship characterized by an emotional and financial commitment and interdependence. Each partner must be the sole domestic partner of the other partner. (change this section to definition of health insurance)

Once an employee has made their enrollment decision, they may not change their elections until the next open enrollment period unless there is a qualifying event such as loss of coverage, marriage, divorce, or birth.



Guidelines for eligibility in the group health insurance plan follow:

1. All Benefit Eligible full-time employees, are eligible for coverage under our comprehensive medical, dental, and vision insurance programs. Medical plan benefits for eligible employees and their dependents are described in detail in the Summary Plan Description (SPD) that is available to all eligible employees.
2. Agency paid health insurance benefits will become effective the first day of the month following date of hire. **The Agency historically contributes two-thirds (2/3) of the cost of this coverage for all eligible employees. Annually, the organization will do a comprehensive review of our group health insurance plan. Based on this review, the agency contributions may be subject to change.**
3. Eligible employees may select all insurance plans (medical, dental, and vision) or choose one or more insurance plans. For example, an employee may choose to select only the medical and dental plans.
4. Employees who request coverage for a domestic partner must complete any affidavits required by the group health insurance provider.
5. To the extent required by Federal law (COBRA), the Agency will offer employees and their families the opportunity for a temporary extension of their group health insurance coverage (called "continuation coverage") at group rates in certain instances where coverage under the plan would otherwise end due to certain qualifying events (e.g., reduction of hours or termination). Employees have sixty (60) days to choose continuation of coverage. Please contact Human Resources for more information.

Health benefits during Family and Medical Leave Act (FMLA), PFML and furlough leaves are maintained by MVCS on the same terms as if the employee continued to work. In such circumstances, arrangements must be made by eligible employees to pay their share of the health insurance premium on a monthly basis to maintain insurance coverage. Generally, the Agency's obligation to maintain health benefits stops when:

- An employee informs MVCS of an intent not to return to work at the end of the leave period or furlough or
- An employee fails to return to work at the end of the furlough or when the FMLA entitlement is exhausted; or
- An employee's premium contribution is past due.

The Agency will be entitled to recover premiums paid to maintain health insurance coverage for an employee who fails to return to work from leave. Plan eligibility does not necessarily mean coverage for all medical treatments or procedures. In addition, under changed circumstances the employee may be responsible for contributing to the cost of increased premiums. This benefit, as well as other benefits, may be canceled or changed at the discretion of MVCS, unless otherwise required by law.



If the employee or a dependent become ineligible for benefits due to a change in work hours or through a life event, or ends employment with MVCS, the employee may have the right to continue medical benefits under the Consolidated Omnibus Budget Reconciliation Act (COBRA). MVCS will mail the impacted employee information about their COBRA rights.

B Life Insurance

MVCS-paid life insurance is provided for all benefit-eligible employees effective the first day of the month following date of hire.

C Dental Insurance

Dental insurance is available for all benefit-eligible regular full-time employees effective the first day of the month following date of hire. The Agency does not contribute to the dental policy. Once an employee has made their enrollment decision, they may not change their elections until the next open enrollment period unless there is a qualifying event such as loss of coverage, marriage, divorce, or birth.

D Vision Care Insurance

Vision insurance is available for all benefit-eligible regular full-time employees effective the first day of the month following date of hire. The Agency does not contribute toward the vision policy. Once an employee has made their enrollment decision, they may not change their elections until the next open enrollment period unless there is a qualifying event such as loss of coverage, marriage, divorce, or birth.

403(b) Plan

MVCS offers a retirement plan. The plan is a defined contribution plan that operates under Section 403(b) of the Internal Revenue Code (IRC). The plan year begins on January 1 and ends on December 31. December 31.

All benefit eligible employees of the Agency can participate in the Plan. Participants must contribute at least \$200 per year to the Plan..

The MVCS Board of Directors may approve MVCS contributions to employee retirement accounts on an annual basis. If approved, the MVCS contribution is made annually during the month of December.

Early Childcare Center Service Benefit

Employees with infant, toddler, or preschool children will be prioritized for ECC enrollment if the employee accesses these services from MVCS. Employees are encouraged to contact the Early Childcare Center as soon as possible to discuss the enrollment process.



Professional Development and Tuition Assistance

We believe in the professional development of our employees. **If the Agency requires** an employee to participate in a class or training program related to their employment and the employee is a nonexempt employee, the employee will be paid their regular rate for that time or per the rate outlined in the ICC union contract.

If the employee is interested in attending an outside class and having the Agency pay for attendance, the employee is required to provide in advance a written request for approval indicating a description of the class, including the subject matter, length, and cost, and a description as to how the training related to the employee's role. Depending on the type of training, the Agency may approve reimbursement of some or all of the fees, including materials expenses, meals, and transportation.

The written request for payment of training expenses must be forwarded to HR for review and presented to Senior Leadership for review and approval.

Prior approval by the employee's Division Director is required before purchase is made. The Division Director is required to incorporate the training request into a Professional Development Plan for the employee if the request is approved.

The Agency is committed to assisting our employees to obtain their professional development goals. To that end, the Agency may, depending on available resources, institute planning that supports individual goals with regard to education and skill development.

Employee Assistance Program

MVCS offers the confidential services of an Employee Assistance Program (EAP). The EAP can assist employees in dealing with challenges, issues, and problems at work or at home through counsel, information, problem-solving and personalized referrals by calling 1-800-624-5544 or through the website at <https://eap.lucethealth.com/>

Any information about an employee's contact, participation or any recommended treatment is confidential and will not be disclosed to the Agency.

Workers' Compensation Insurance

Workers' compensation is a no-fault system designed to provide benefits to all employees for work related injuries. Workers' compensation insurance coverage is paid for by the employer and governed by state law. The workers' compensation system provides for coverage of medical treatment and expenses, occupational disability leave, rehabilitation services, as well as payment for lost wages due to work related injuries. If you are injured on the job, no matter how slightly, you are to report the incident immediately to your supervisor. Consistent with applicable state law, failure to report an injury within a reasonable period of time could jeopardize your claim for benefits.

To receive workers' compensation benefits, The employee shall notify their supervisor immediately of a claim. If the injury is the result of an on-the-job accident, the employee must fill out an incident report. The employee will be required to submit a medical release before they are able to return to



work. If an employee is out of work due to a Workers' Compensation claim, the employee may not work in any other MVCS capacity unless

Unemployment Compensation Insurance

Unemployment compensation insurance is paid for by MVCS and provides temporary income for employees who are no longer employed by the agency. MVCS will provide information from the Department of Unemployment Assistance (DUA) regarding how to file for unemployment insurance benefits.

COBRA

The Consolidated Omnibus Budget Reconciliation Act (COBRA) provides the opportunity for eligible employees and their beneficiaries to continue health insurance coverage under MVCS health plan when a "qualifying event" could result in the loss of eligibility. Qualifying events include resignation, termination of employment, death of an employee, reduction in hours, a leave of absence, divorce or legal separation, entitlement to Medicare, or where a dependent child no longer meets eligibility requirements. Contact Human Resources to learn more about COBRA rights.

Sick Pay (see III.20 Sick Pay Policy)

Leave of Absence (see III.16 Leave of Absence Policy)

Personal, FMLA, MAPFML, Massachusetts Small Necessities, Mass Parental, Mass Domestic Violence, Military (USERRA), Jury Duty, Witness Duty, Voting, Bereavement

Section IV: Paid Time Off (PTO)

MVCS provides a unified PTO program for eligible employees. PTO accrues per pay period and may be used for vacation, illness, or personal needs and is accrued on a pro-rated basis based on hours worked.

Annual PTO Accrual (vacation time):

0–5 years: 15 days

6–10 years: 20 days

11+ years: 25 days

Up to seven (7) days may be carried over each fiscal year for vacation time. Unused vacation time is paid out upon separation.

Agency Closure

In the event of agency closure due to a weather event or other unforeseen circumstance, employees who would normally work on the closure date(s) will be paid their regular work hours. The agency closure is approved by the CEO or designee with an express notification to the organization outlining dates and times of the closure. Employees will not utilize regular work pay on closure dates unless receiving permission from their Program Director. Employees with scheduled and approved PTO will continue to utilize PTO hours during a closure.



Section V: Holidays and Personal Days

Holiday Pay

MVCS offers 11 paid holidays each year. When an Agency holiday falls on a Saturday, it will be observed the preceding Friday. Holidays falling on a Sunday will be observed the following Monday. Without Division Director approval, employees who call in sick the day before or the day following a holiday will lose the holiday time and must substitute vacation or personal time in order to be paid.

All benefit eligible regular full-time and benefit eligible regular part-time employees are eligible for holiday pay for the hours they are regularly scheduled to work on that day. (For example, if an employee regularly works 9-hour days, the employee will be paid for 9 holiday hours. If an employee regularly works 5 hours on that day, the employee will receive 5 hours of holiday pay. If an employee is not regularly scheduled to work on the day that a holiday falls, the employee is not eligible for holiday pay. An employee will receive holiday pay if the holiday falls in the week when the employee is on vacation.

In certain instances, a supervisor may determine it will be necessary for employees to work on what would otherwise be a paid holiday, A written approval must be sent to the employee and HR. For all scheduled hours worked by a non-exempt Benefit Eligible Regular full-time employee or a Benefit Eligible Regular part-time employee, the employee will be paid time-and-one-half their straight-time rate of pay in addition to regular straight-time holiday pay.

Paid Personal Time

The Agency recognizes that employees, on occasion, may need to take personal time off for a variety of reasons and provides up to 16 hours of paid personal leave pro-rated to the employee's regularly scheduled hours per calendar year.

Eligibility

All benefit eligible regular full-time and benefit eligible regular part-time employees are eligible for personal days.

Accrual

Benefit Eligible Regular full-time Employees will receive 16 hours of personal leave per fiscal year (July 1 – June 30). For benefit- eligible regular part-time employees, the amount of personal leave will be pro-rated based on regularly scheduled hours.

Accumulation of Personal Leave

Unused personal leave may not be carried over from one fiscal year to another. During the first year of employment, personal leave will be pro-rated based on hire or eligibility date and pro-rated according to regularly scheduled hours according to the following schedule:

<i>Hire or Eligibility Date</i>	<i>Personal Time</i>
July 1 through September 30	16.0 hrs



October 1 through December 31	12.0 hrs
January 1 through March 31	8.0 hrs
April 1 through June 30	0.0

Impact of Change of Status

When an employee undergoes a status change within the organization (i.e. a change in hours worked or other changes to the position), there may be a shift in eligibility for employee benefits. Typically, a decrease in hours for the new status (below benefit eligibility), would result in loss of benefits for the employee. A careful examination of eligibility for benefits as outlined in this policy should be made while undergoing status change to be fully informed of the impact.

Section VI: Distribution and Training

The Policy and associated attachments are distributed on the Employee Portal. Notifications related to new, amended, or reviewed policies will be communicated to MVCS leadership and program directors for dissemination to their staff as appropriate. The policy may be directly disseminated to appropriate staff and/or staff groups via email notification after initial dissemination to leadership as per direction of the CEO or designee. The dissemination will be performed by the Chief Operating Officer or designee.

Section VII: Legal, Regulatory, Accrediting, and Other Related References and Resources