



**Housing and Credit Counseling, Inc.**  
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*Serving Kansas Since 1972*

Federal Tax ID #: 48-0822466  
NFCC Member #: 26005  
License # CSO.0000003

## Employee Benefits Overview

### Compensation and Pay Periods

HCCI will attempt to pay at a fair rate for all positions. Pay raises are always considered but cannot be guaranteed. Pay periods are every two weeks, twenty-six (26) pay periods per year.

### Work and Life Balance - Flexible Schedules

A flexible schedule allows an employee to work hours that differ from the normal company start and stop time. Flexible work schedules allow employees to maintain work and life balance.

Depending upon the needs of the agency and with appropriate approval by the immediate supervisor and Executive Director, an employee may work a schedule that deviates from core office hours of 8 am to 5 pm. This schedule may consist of the workday beginning earlier or later than 8 am and ending earlier or later than 5 pm or allowing for a shorter or longer lunch break.

### Term Life & Long-Term Disability Insurance

HCCI shall provide for regular employees, who work 20 hours or more per week, agency-paid, group term life insurance and long-term disability insurance.

The group life insurance shall be term life equal to four times an employee's annual salary, up to a maximum benefit of \$100,000. There is a 35% reduction in coverage at age 65; and an additional 25% reduction in coverage at age 70; and an additional 20% reduction in coverage at age 75; Benefits terminate at retirement. Additional Accidental Death & Dismemberment insurance may be paid in the event of death or dismemberment from bodily injury caused solely by an accident which occurs while the person is insured and results in loss within 365 days of the accident. You will be asked to name your beneficiary(s) – you may change your beneficiary designations by contacting the office and submitting the proper change form. Please refer to the certificate of insurance for complete details on the benefits, limitations, and exclusions.

The long-term disability insurance coverage is designed to replace lost earnings in the event you are disabled and unable to work due to illness and or injury. Eligible benefits would begin after 90 consecutive days of total disability. The monthly long-term disability benefit is an amount equal to 66 2/3% of covered earnings. Accumulated leave should be used before disability benefits begin. Employees are responsible for income tax liability that may incur under the group long-term disability insurance plan. Please refer to the certificate of insurance for complete details on the benefits, limitations, and exclusions.

Both the group life and group long-term disability insurance benefits are to begin on the date of initial employment or at the time a 20 hour or more regular status is reached. Employees are responsible for income tax liability that may incur under this program.





**Retirement**

HCCI offers a SIMPLE IRA plan (Savings Incentive Match Plan for Employees of Small Employers) plan to its eligible employees. SIMPLE IRA plans, like other types of employer-sponsored retirement plans, allow employee participants to defer part of their salaries on a tax-deferred basis. Contributions are easily made through payroll deductions.

Salary deferrals are matched dollar-for-dollar (up to 3% of compensation). Employees may defer up to \$13,000 into the plan each year (\$16,000 if 50 or older in 2019). Employees are immediately 100% vested in all SIMPLE IRA contributions.

**PTO (Paid Time Off)**

HCCI offers a Paid Time Off (PTO) system as a benefit to its employees. PTO is a time accrual plan that can be used to pay employees for scheduled and unscheduled absences.

**PTO Accumulation Schedule**

Years of Service	Annual* PTO Accumulation	Hourly PTO Accumulation	Pay Period* PTO Accumulation
0-3	152	0.073	5.85
4-9	200	0.096	7.70
10-14	208	0.100	8.00
15-19	256	0.123	9.85
20+	264	0.127	10.16
*based on 80hrs/pp			

**Holidays**

HCCI will observe the following eleven (11) holidays:

- ✓ New Year’s (1-1/2 days)
- ✓ Martin Luther King, Jr. Birthday
- ✓ Presidents’ Day
- ✓ Memorial Day
- ✓ Independence Day
- ✓ Labor Day
- ✓ Columbus Day / Indigenous Day
- ✓ Thanksgiving Day
- ✓ Friday after Thanksgiving Day
- ✓ Christmas Day (1-1/2 days)

After the first full year of employment, each employee will be provided one (1) optional discretionary holiday per calendar year of his/her choice. Discretionary days cannot be accumulated.

