

EMPLOYEE BENEFITS

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✚ MEDICAL BENEFIT OPTIONS

Shakespeare Theatre Company offers three comprehensive medical plans: Open Access Plus In-Network, HRA Open Access Plus In-Network, and Open Access Plus options. These plans are administered through Cigna and include Dental and Vision Benefits. All three plans are available at the individual, employee plus child, employee plus spouse, or family plan level.

Plan changes can only be made during the yearly open enrollment period or when a qualifying life event (such as the birth of a child, adoption, divorce, or marriage) takes place.

A simplified explanation of the different types of plans is:

Open Access Plus In-Network

You can only see "in-network" doctors and specialists and will pay a set co-pay for services.

HRA Open Access Plus In-Network

You can only see "in-network" doctors and specialists. STC will cover the deductible, after which you will be responsible for co-pays.

Open Access Plus

You have access to the national Cigna network which includes both local "in-network" and "out-of-network" physicians. While you can also see "out-of-network" doctors, this comes at a higher cost.

All plans include discounts on non-traditional services like physical therapy and chiropractic care. Full details on the plans are available from Human Resources.

For a quick idea of the details, you can also visit the P drive at P:\ Human Resources Information\Benefits Information for enrollment options and forms. Pricing is on page 3 of this document. Employees choosing not to make changes to their health plan option at open enrollment are not required to fill out any paperwork.

For more information please contact Human Resources.

🦷 DENTAL BENEFITS

Cigna Dental PPO coverage is included in each of our healthcare plans. It's administered by Cigna and provides a comprehensive level of coverage.

Benefits for you and your family include 100% coverage for regular preventive and diagnostic care like exams and x-rays, 80% coverage for basic restorative care like fillings and root canals, and 50% coverage for major restorative care like dentures and crowns. Orthodontic care is only available for those under the age of 18.

For dental coverage details you can view the Dental Plan Benefits PDF on the P Drive.

👁️ VISION BENEFITS

Cigna Vision coverage is included in each of our healthcare plans. It's administered by Cigna and provides a comprehensive level of coverage.

Benefits for you and your family include 100% coverage within a 12 month period for eye exams and retinal screenings from "in-network" doctors. Standard Eyeglass Lenses are covered after a \$20 co-pay within a 12 month period. Contact lenses are covered 100% up to a \$130 retail allowance within a 12 month period.

DOMESTIC PARTNER COVERAGE

Shakespeare Theatre Company is proud to promote diversity in our workplace. We make it possible for employees involved in a committed relationship to enroll their domestic partners in our health plans.

If you are interested in receiving more information about our domestic partner coverage program please contact Human Resources for the appropriate paperwork.

BI-WEEKLY CONTRIBUTIONS FOR CIGNA HEALTH PLAN

Plan Name	2024–25 Employee Cost Per Pay Period	In-Network Costs	Out-of-Network Costs
OAPIN Individual	\$71.24	\$20 Copay for Primary Care Physician (PCP) \$30 Copay for Specialist	In-Network Only
OAPIN Employee + Child	\$215.81		
OAPIN Employee + Spouse	\$285.31		
OAPIN Family	\$392.85		
HRA OAPIN Individual	\$60.55	\$2500/\$5000 deductible covered by STC \$0 Copay for Primary Care Physician (PCP) \$5 Copay for Specialists	In-Network Only
HRA OAPIN Employee + Child	\$183.43		
HRA OAPIN Employee + Spouse	\$242.52		
HRA OAPIN Family	\$333.92		
OAP Individual	\$165.49	\$20 Copay	30% after deductible
OAP Employee + Child	\$387.95		
OAP Employee + Spouse	\$513.55		
OAP Family	\$724.73		

All plans include vision and dental coverage. Current prescription rates for plans are: \$10/15 generic, \$35 preferred, \$60 non-preferred.

This is only a brief summary of your benefits. We have tried to ensure its accuracy, but if there is any discrepancy between the benefit information contained herein and the official plan documents, the official plan documents will rule.

FLEXIBLE SPENDING ACCOUNTS

Flexible Spending Accounts allow you to take advantage of tax savings currently offered by the Federal Government under Internal Revenue Code Section 125. You can choose to participate in one or both of the flexible spending accounts that we sponsor.

The amount of savings you enjoy by participating in this option depends on your individual tax bracket and the amount of money you deposit in your Medical Spending Account and/or Dependent Care Spending Account. Your minimum savings will equal approximately \$.23 on each dollar you have deducted from your paycheck and deposited in your Medical and/or Dependent Care Spending Account. This is assuming you are in the lowest federal income tax bracket which is currently 15%. For example, an individual in the lowest tax bracket will save 15% federal income tax and 7.65% social security (FICA) tax, which equals approximately 23%. Depending on where you live you may also save on state and local income taxes. The plans do allow you to roll over up to \$570 to the next plan year; any additional funds left are forfeited.

Medical Spending Account

The Medical Spending Account is used to reimburse you with pre-tax dollars for medical, dental, and vision care expenses that are incurred by you or an eligible dependent and are not covered by an insurance plan. You can use this plan to reimburse yourself for out-of-pocket items like:

- Deductibles
- Office visits and prescription drug copays
- Other expenses that the medical or dental plans do not cover, within limits of new federal laws

The maximum amount you can deposit into the Medical Spending Account is \$3,200 per tax year.

Please see the Primepay welcome guide for more information.

VOLUNTARY LIFE AND AD&D INSURANCE

After 30 days of employment Shakespeare Theatre Company offers full time employees the opportunity to enroll in voluntary life as well as accidental death and dismemberment insurance. You may apply for life insurance and AD&D coverage for yourself, your spouse, as well as your children. Coverage is paid via payroll deduction.

After submitting your enrollment form you may need to fill out supplemental information for our carrier, Unum. Once that information is received by Unum they will send the monthly deduction to HR.

Dependent Care Spending Account

The Dependent Care Spending Account is designed to help you pay for expenses related to the care of your dependent children under age 13. It also helps you pay for the care of anyone you claim as a dependent because of a physical or mental handicap, like your parents. Expenses must be incurred to allow you and, if you are married, your spouse to work.

The services must be performed primarily for the well-being and protection of a qualified dependent. Also, to be considered as an eligible expense, you must be able to provide the tax identification number or social security number of the provider.

Currently, these expenses are not tax deductible. However, there is a provision to allow for a dependent care credit on your personal income tax. This credit varies according to your income. In most cases you will realize greater savings by using the Dependent Care Spending Account than by using the tax credit. You must evaluate your personal situation before deciding which will be of greater value to you.

The maximum amount you can deposit into the Dependent Care Spending Account is \$5,000 per tax year.

Once this deduction amount is received, HR will reach out to you with your deduction amount which will be taken on the first two paychecks of the month.

More information is available on the P Drive in the Benefits folder.

403(b) RETIREMENT BENEFIT

The Company has established a 403(b) Tax Deferred Annuity Plan to provide employees the potential for future financial security for retirement. The purpose of the plan is to set aside retirement money on a tax-deferred basis in fixed or variable interest rate accounts. Full time employees are eligible to participate on the first day of the month after 30 days of employment. At two years of service, STC will make a 2% match to your contributions and at ten years we will make a 3% match.

STC also has the option to make a discretionary contribution of 4% to participating employees.

Please note that the additional contribution amounts listed above are discretionary and reliant on the continued fiscal success of the company.

TIME OFF

Vacation

Vacation time accrues on the following schedule:

Years 1-2: 6.66 hours/month (10 days/year)

Year 3: 10 hours/month (15 days/year)

Year 4 and up: 13.33 hours/month (20 days/year)

Vacation days are computed on a fiscal year (August 1–July 31) basis. Unused vacation days carry over into the following fiscal year. The maximum amount of vacation leave an employee may accrue is 160 hours.

There is a two week (10 day) cap on vacation leave payout upon termination of employment

Medical Leave

Medical leave is accrued at the rate of 4.66 hours per month (7 days per year). Unused sick days carry over into the following fiscal year. There is no compensation in lieu of unused sick time. The maximum amount of sick leave an employee can accrue is 240 hours.

Personal Leave

Full-time, year-round, and seasonal staff may request up to a maximum of three days per year for matters of a personal or emergency nature such as family illness, death in the immediate family, doctor's appointments, etc.

Personal leave may not be carried over into a new fiscal year. There is no monetary compensation in lieu of unused personal leave.

Holidays

The theatre recognizes eleven holidays in accordance with the Federal holiday schedule.

- Labor Day
- Indigenous Peoples' Day
- Veterans Day (recognized the day after Thanksgiving Day)
- Thanksgiving Day
- Christmas Day
- New Year's Day
- Martin Luther King Jr. Day
- Presidents' Day
- Memorial Day
- Juneteenth
- Independence Day

Full-time, year-round, and seasonal employees will receive holiday pay (one day at a straight-time rate) for each of these days. Holiday pay for hourly employees is based on a regular workday as determined by the Executive Director or the appropriate supervisor. There is no waiting period for an employee to receive holiday pay.

If an hourly employee is required to work on a holiday that employee will be paid for hours worked in addition to holiday pay.

OTHER BENEFITS

Complimentary/Reserved Tickets

Employees may receive two complimentary tickets per production. Employees may also receive complimentary standing room tickets and discounted tickets. Please see the box office manager for current guidelines. Booth tickets are available through stage management.

Pre-Tax Transport

All full-time employees may enroll in Smart Benefits, a pre-tax program that allows you to pay for metro rail, bus, parking, and affiliated transit benefits via payroll deduction. An employee can currently acquire up to \$315 for pretax transport and \$315 for pretax parking (at metro) a month. The minimum amount is \$5.00. These amounts are adjusted each calendar year by the IRS.

Parking

There is limited parking available at 516 8th Street and the theatres. The cost of parking is \$266.95/month at the theatres and \$182.20/month at 516. Please see Human Resources if you would like to start parking benefits. Complimentary parking is available at the Scene Shop.

Retail/Other Discounts

BardCard: The development department arranges a number of special discounts for staff members. See Devo for details.

Bike Share Program: Reduced annual membership fee of \$50 to Capital Bikeshare Program. Taken as a payroll deduction. See HR for details.

Concessions: 50% off all concessions when employee ID is presented at the concessions stands at the Klein and Harman.