Benefits at a Glance: FY2027

Below is a summary of the One Family, Inc. benefit program and their eligible employee costs. Generally, employees working at least 20 hours per week are eligible for most benefits. Paid time off is accrued on a pro rata basis for qualifying part-time employees. This summary is not intended to replace the Plan Documents that govern the various plans, and all benefits are subject to change at the discretion of One Family**.**
All benefits listed below are effective on the first day of employment unless otherwise noted.

Paid Holidays *(10 observed; 5 floaters)*

New Year's Day	Independence Day	5 Floating Holidays*
Martin Luther King Jr. Day	Labor Day	
Presidents' Day	Indigenous Peoples' Day	
Memorial Day	Thanksgiving Day	
Juneteenth	Christmas Day	

Additionally, when an observed holiday falls on a Monday One Family will close 2 hours early on the preceding Friday.

Paid Time Off (Totals will be pro-rated for part-time staff and staff who are hired after the beginning of the fiscal year.)

Years of Service	Vacation	Sick *	Personal*
< 1 year	15 Days	2 Days	8 Days
≥ 1 years to < 5 years	20 Days	2 Days	8 Days
≥ 5 years	25 Days	2 Days	8 Days

Any unused vacation time accrued as of June 30 must be used by August 31. After that date, it will be forfeited.

Additionally, for summer 2027, One Family will close two hours early on Fridays from Memorial Day through Labor Day ("Summer Fridays").

Medical *(eff. 5/1/2026)*

Blue Cross Blue Shield of MA HMO Blue NE with HCCS (Hospital Choice Cost Sharing). Deductible: $3,000 for individual/$6,000 for all other tiers.
Blue Cross Blue Shield of MA Preferred Blue PPO with HCCS. Deductible: $3,000 for individual/$7,500 for all other tiers.

Supplemented by Healthcare Reimbursement Arrangement. The HRA covers services and/or procedures that are subject to a deductible. The plan is company funded and covers up to $250 for individuals and $500 for all other levels for employees' out-of-pocket deductible expenses per plan year.

Dental *(eff. 5/1/2026)*

BCBS Dental Blue Contributory *($1,000 benefit maximum per member per year)*

Vision *(eff. 5/1/2026)*

BCBS Vision 20/20 Contributory

Medical, Dental and Vision Costs (Premium and Employee) *(eff. 5/1/2026)*

	Monthly Premium				Monthly Employee Cost (20% of premium for Med & Dental, 100% Vision)			
	Ind	**Couple**	**Ind w/C+**	**Family**	**Ind**	**Couple**	**Ind w/C+**	**Family**
HMO Blue NE w/ HCCS	$848.92	$1,697.84	$1,570.50	$2,419.43	$169.78	$339.57	$314.10	$483.89
Preferred Blue PPO w/ HCCS	$918.52	$1,837.03	$1,699.25	$2,617.77	$183.70	$367.41	$339.85	$523.55
Dental	$62.40	$124.80	$99.84	$162.24	$12.48	$24.96	$19.97	$32.45
Vision	$8.80	$14.94	$15.38	$24.18	$8.80	$14.94	$15.38	$24.18

403(b) Retirement Plan

Immediate eligibility for employee contributions. One year waiting period for 3% employer contribution. Effective the first of the month following the completion of one year of service, One Family contributes 3% of pay for eligible employees, up to a maximum of $3,000 annually. Employees may contribute the maximum allowed annually by the IRS. There is also a 403(b) Roth option for employee contributions.

Parental Leave

Prior to their one-year anniversary of employment with One Family, employees in MA and certain other states may be eligible to receive parental leave benefits under their state's version of paid family and medical leave programs. For all employees, after an employee's one-year anniversary of employment, One Family will supplement the employee's state provided paid family and medical leave benefit, if any, to provide 100% income replacement for eight weeks.

Short Term Disability (STD)

Employees are required to apply for applicable state's paid family and medical leave plan benefits, if offered in their state. STD supplements the applicable state benefit, if necessary, as follows: Provides 60% of income replacement of an employee's base earnings for up to 11 weeks. An elimination period of 14 calendar days during which vacation time can be used. Since One Family pays 100% of the cost, disability payments would be taxable to employee.

Long Term Disability (LTD)

Elimination period of 90 days. Benefit: 60% income replacement, up to a maximum of $7,500 per month. Benefits are payable at the later of age 65 or Social Security normal retirement age. Since One Family pays 100 % of the cost, disability payments would be taxable to employee.

Basic Life Insurance

Equal to one time your annual base earnings to a maximum of $100,000. In the event there was an accidental death, there would be a double benefit. There is an accidental dismemberment benefit included in this contract.

One Family pays 100% of the premium for these benefits; no employee contribution required.

Pre-tax benefits

MBTA 'Perq for Work' Pass Program: Available for eligible commuter expenses, subject to some limitations and monthly tax-free allowance limits. One Family will provide full-time employees with a 50% reimbursement, up to a maximum of $50 per month, for the purchase of an MBTA Commuter Rail monthly pass or Monthly Link (subway) pass.

Flexible Spending Accounts: For non-reimbursed Healthcare and Dependent Care costs. Payments are deducted, pre-tax, from every paycheck and are for approved expenses.

* One Family will be closed in observance of the holidays listed above (meaning no business will be conducted on those days). Unlike observed holidays, a floating holiday may be used at an employee's discretion, taken on a day of their choosing. Floating holidays, observed holidays, personal days and sick days cannot be carried over to the next fiscal year. The number of floating holidays, personal days and sick days will be pro-rated for staff who are hired or return from a leave of absence after the beginning of the fiscal year.

Observed Holidays: FY 2027 (July 1, 2026 – June 30, 2027)

Observed Holiday	Day / Date Observed		Notes
Independence Day	**Friday**	**July 3, 2026**	
Labor Day	**Monday**	**September 7, 2026**	One Family closes **2 hours early** on the preceding Friday
Indigenous People's Day	**Monday**	**October 12, 2026**	One Family closes **2 hours early** on the preceding Friday
Thanksgiving Day	**Thursday**	**November 26, 2026**	
Christmas Day	**Friday**	**December 25, 2026**	
New Year's Day	**Friday**	**January 1, 2027**	
Martin Luther King Jr. Day	**Monday**	**January 18, 2027**	One Family closes **2 hours early** on the preceding Friday
Presidents' Day	**Monday**	**February 15, 2027**	One Family closes **2 hours early** on the preceding Friday
Memorial Day	**Monday**	**May 31, 2027**	One Family closes **2 hours early** on the preceding Friday
Juneteenth	**Friday**	**June 18, 2027**	