



2025 Employee Benefits Summary

Medical Insurance – Defenders of Wildlife currently offers two medical plans that are both administered by United Healthcare.

Plan Features*	UnitedHealthcare Choice Plus PPO Plan	
	In Network	Out of Network
Annual Deductible	\$500 / \$1,500	\$1,000 / \$3,000
Annual Out-of-Pocket Maximum	\$3,000 / \$6,000	\$6,000 / \$12,000
Routine/Preventative Care	No charge	Not covered
Office Visits	\$30 PCP/ \$60 Specialist/\$60 Mental Health copay	40% after deductible
Virtual Visits	No charge	Not covered
Emergency Room	\$350 copay (waived if admitted)	40% after deductible
Urgent Care Center	\$75 copay	40% after deductible
Speech/Occupational/Physical Therapy (30 visits per year)	\$30 copay	40% after deductible
Chiropractic Care (30 visits per year)	\$30 copay	40% after deductible
Inpatient Hospital Care	20% after deductible	40% after deductible
Outpatient Surgery	20% after deductible	40% after deductible
Prescription Drugs (Pharmacy)	\$10 / \$35 / \$70 (30-day retail) \$25 / \$87.50 / \$175 (90-day mail order)	

*Please note that qualified domestic partners are eligible for medical, dental, and vision coverage. If you are covering a domestic partner, the Employee + Spouse contribution amount applies. The fair market value of insurance coverage for a qualified domestic partner will be treated as taxable income to you, unless the domestic partner is a tax dependent as defined by the IRC. Please see payroll/HR for additional information.

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Plan Features*	UnitedHealthcare Surest Plan	
	In Network	Out of Network
Annual Deductible	None	None
Annual Out-of-Pocket Maximum	\$5,000 / \$10,000	\$10,000 / \$20,000
Routine/Preventative Care	No charge	\$100
Office Visits (PCP/Specialist)	\$10 to \$65 copay	\$195
Office Visits (Mental Health)	\$10 copay	\$195
Virtual Visits	No charge	Not covered
Emergency Room	\$350 copay	40% after deductible
Urgent Care Center	\$35 copay	40% after deductible
Speech/Occupational/Physical Therapy (30 visits per year)	ST & OT: \$10 - \$55 copay PT: \$5 - \$45 copay	ST & OT: \$180 PT: \$150
Chiropractic Care (30 visits per year)	\$15 copay	\$45
Inpatient Hospital Care	\$15-\$2,500 copay	Up to \$7,000
Outpatient Surgery	\$15-\$2,500 copay	Up to \$7,000
Prescription Drugs (Pharmacy)	\$10 / \$35 / \$70 (30-day retail) \$25 / \$87.50 / \$175 (90-day mail order)	

Dental Insurance – Defenders of Wildlife currently offers two dental plans (a base option and an enhanced option) administered by MetLife.

- **Base Dental Plan:** \$50 individual deductible/\$150 per family (both waived for preventive services). Annual Benefit Maximum - \$1,500. In-network coverage is provided at 100% for Preventive Services, 100% for Basic Restorative Services after the deductible, and 60% for Major Restorative Services after the deductible. Orthodontia is covered at 50% (adult and children), up to a \$1,500 lifetime benefit maximum.
- **Enhanced Dental Plan:** \$50 individual deductible/\$150 per family (both waived for preventive services). Annual Benefit Maximum - \$2,500. In-network coverage is provided at 100% for Preventive Services, 100% for Basic Restorative Services after deductible, and 60% for Major Restorative Services after deductible. Orthodontia is covered at 50% (adult and children), up to a \$2000 lifetime benefit maximum.

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Vision Insurance – Coverage is offered through EyeMed. There is a \$10 co-payment for an annual eye exam and a \$10 co-payment for lenses (in-network). There is a \$120 allowance for frames (with 20% off any balance over \$120), and a \$135 allowance for elective contact lenses (with 15% off any balance over \$135).

Employee Bi-Weekly Contributions for Medical, Dental, and Vision Coverage**

Insurance Premiums (Employee Cost)		Bi-Weekly
Medical UHC Choice Plus	Employee Only	\$109.49
	Employee + Adult	\$327.38
	Employee + Child(ren)	\$232.95
	Family	\$398.56
Surest	Employee Only	\$95.49
	Employee + Adult	\$300.30
	Employee + Family	\$209.10
	Employee + Child(ren)	\$365.59
Dental MetLife Low Option	Employee Only	\$4.98
	Employee + Adult	\$13.41
	Employee + Child(ren)	\$16.00
	Family	\$19.58
High Option	Employee Only	\$10.21
	Employee + Adult	\$25.19
	Employee + Child(ren)	\$29.33
	Family	\$35.42
Vision EyeMed	Employee Only	\$0.46
	Employee + Adult	\$0.92
	Employee + Child(ren)	\$0.92
	Family	\$1.85

***All premiums are deducted on a pre-tax basis. Note, if you are covering a domestic partner, the Employee + Spouse contribution amount applies. The fair market value of insurance coverage for a qualified domestic partner will be treated as taxable income to you, unless the domestic partner is a tax dependent as defined by the IRC. Please see payroll/HR for additional information.*

Health Care Reimbursement Program – Our health care flexible spending account is administered by Flores. You may choose to set aside up to a maximum of \$3,300 per year on a pre-tax basis to be credited to an account that you may use to reimburse your eligible, uninsured healthcare expenses. Limits subject to change per IRS ruling.

Dependent Care Reimbursement Program – Our dependent care flexible spending account is administered by Flores. You may choose to set aside up to \$5,000 per year per household on a pre-tax

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basis that will be credited to an account that you may use to reimburse your dependent care expenses.

Group Term Life and AD&D Insurance – Life and Accidental Death and Dismemberment coverage is offered through UNUM. Coverage is at two times the employee's basic annual earnings for both life and AD&D, with a minimum benefit of \$50,000 and maximum benefit of \$750,000. The guaranteed issue amount is \$500,000, so anyone applying for coverage over that amount will need to submit evidence of insurability. *This coverage is 100% employer paid. *Life insurance amounts in excess of \$50,000 are taxable as imputed income.*

Short and Long-Term Disability Insurance – Disability insurance is offered through UNUM. The short-term disability income benefit is equal to 60% of your basic earnings, up to a maximum of \$3,000 per week. Long-term disability income benefit is equal to 60% of your basic earnings, up to a maximum of \$11,500 per month or \$15,000 depending on employee class.

403(b) Plan – Since Defenders of Wildlife is a 501(c)3 charitable organization, you have the option to invest in a 403(b) tax-sheltered retirement plan. You can save for your retirement by redirecting a portion of your salary into a 403(b) plan on a pre-tax basis. This is an employee-only contributed plan which is administered by the provider of your choice.

Pension – After one year of service, DOW will contribute an additional 7% of your compensation into the pension plan each year. Vesting schedule: 20% beginning after one year, 40% after two years, 60% after three years, 80% after four years, and 100% after five or more years of service.

Holidays – Defenders of Wildlife acknowledges the following paid holidays each calendar year: New Year's Day, Martin Luther King Jr. Day, Inauguration Day (observed every 4th year), Presidents' Day, Memorial Day, Juneteenth Day, Independence Day, Labor Day, Indigenous Peoples' Day, Veterans Day, Thanksgiving Day, the day after Thanksgiving, and Christmas Day. Additionally, Defenders may offer early departure days: employees working a full day on these days may leave up to three hours prior to their scheduled departure time, if their workloads and supervisors permit, without using accrued leave.

Personal Days – Full-time employees are eligible to receive up to 2 personal days per calendar year. Personal days will be available on the first business day of January and must be used on or before December 31st of that same calendar year. New employees who start between July 1 and December 31 receive 1 personal day in their first calendar year.

Vacation – Vacation time accrues at 15 days per year, within your first and second year. After two years of employment, vacation is accrued at a rate of 20 days per year. After ten years of employment, vacation is accrued at a rate of 25 days per year.

Sick Leave – Sick time accrues at the rate of 12 days per year and may be used for an employee's own illness, or that of their or their spouse's/life partner's immediate family.

Paid Parental Leave – Full-time employees are eligible for up to 240 hours (6 weeks) of paid parental leave following the birth or adoptive placement of a child.

Public Transportation Benefit – Defenders provides \$100/month tax-free benefit for employees to utilize public transportation to commute to and from work. Employees may also contribute, on a pre-tax basis, up to an additional \$225/month for public transportation. Limits subject to change.

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Bicycle Benefits – Defenders provides a \$20 monthly tax-free benefit for employees who use a non-motorized bicycle for a substantial portion of travel between the employee’s residence and the worksite. Defenders will also cover the cost of an annual membership to Capital Bikeshare.

Attire – Attire is casual Monday through Friday.

Employee Referral Bonus Program – To show appreciation to current employees who assist in the recruitment of our candidates for the organization’s job openings, Defenders provides a \$100.00 net bonus check to eligible employees after six (6) months of continued successful employment by the referred candidate.

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