



2026 Summary of Employee Benefits

See employment openings at:
www.ofoinc.org/jobs

ALL OFO employees are eligible for the following benefits (regardless of weekly hours):

- Eligibility for Public Service Loan Forgiveness (PSLF) program
- TotalCare Employee Assistance Program (EAP), including FREE access to Talkspace Go resources

Insurance Benefit eligibility:

- Employees are eligible to receive benefits listed below if they are regularly scheduled to work at least 20 hours per week.
- Employees must be regularly scheduled to work at least 30 hours per week to be eligible for health insurance.
- Policies will not be effective until the 1st of the month following 30 days of employment in an eligible position.

Health Insurance: Excellus BlueCross/BlueShield – option to choose single, 2-person, or family coverage

- **Signature Hybrid** – a plan with co-pays for office visits and deductibles for hospitalization
- **Signature HDHP low** – a plan with high deductibles (\$2000/yr single) and Health Savings Account (HSA) option
- **Signature HDHP high** – a plan with high deductibles (\$8300/yr single) and Health Savings Account (HSA) option; includes employer HSA contribution

Excellus Health Insurance									
35+ hours per week					30-34 hours per week				
		Annual Deductions	24 Pay Periods	20 Pay Periods			Annual Deductions	24 Pay Periods	20 Pay Periods
Signature Hybrid	Single	\$4,413.48	\$183.90	\$220.67	Signature Hybrid	Single	\$5,157.48	\$214.90	\$257.87
Signature Hybrid	2-Person	\$9,931.08	\$413.80	\$496.55	Signature Hybrid	2-Person	\$11,323.08	\$471.80	\$566.15
Signature Hybrid	Family	\$13,537.92	\$564.08	\$676.90	Signature Hybrid	Family	\$15,409.92	\$642.08	\$770.50
Signature HDHP low	Single	\$1,004.76	\$41.87	\$50.24	Signature HDHP low	Single	\$1,748.76	\$72.87	\$87.44
Signature HDHP low	2-Person	\$3,274.44	\$136.44	\$163.72	Signature HDHP low	2-Person	\$4,666.44	\$194.44	\$233.32
Signature HDHP low	Family	\$4,481.04	\$186.71	\$224.05	Signature HDHP low	Family	\$6,353.04	\$264.71	\$317.65
Signature HDHP high	Single	\$570.96	\$23.79	\$28.55	Signature HDHP high	Single	\$1,038.96	\$43.29	\$51.95
Signature HDHP high	2-Person	\$2,321.88	\$96.75	\$116.09	Signature HDHP high	2-Person	\$3,137.88	\$130.75	\$156.89
Signature HDHP high	Family	\$3,176.76	\$132.37	\$158.84	Signature HDHP high	Family	\$4,256.76	\$177.37	\$212.84

Guardian Dental Insurance					Guardian Vision Insurance				
20+ hours per week					20+ hours per week				
		Annual Deductions	24 Pay Periods	20 Pay Periods			Annual Deductions	24 Pay Periods	20 Pay Periods
Single		\$528.48	\$22.02	\$26.42	Single		\$118.56	\$4.94	\$5.93
Family		\$1,501.92	\$62.58	\$75.10	Family		\$254.76	\$10.62	\$12.74
<i>Voluntary Benefit (No Agency Contribution)</i>					<i>Voluntary Benefit (No Agency Contribution)</i>				

Health Savings Account (HSA)

Option 1: Employees enrolled in OFO's Signature HDHP low (\$2000) may establish and contribute to an HSA. There is no Agency HSA contribution when enrolled in this plan.

Option 2: Employees enrolled in OFO's Signature HDHP high (\$8300) may contribute to an HSA. There are Agency HSA contributions when enrolled in this plan as indicated on right.

Employer Annual HSA Contributions	35+ hours per week	30-34 hours per week
Signature HDHP high Single	\$2,604.00	\$2,328.00
Signature HDHP high 2-Person	\$4,980.00	\$4,404.00
Signature HDHP high Family	\$6,768.00	\$5,976.00

Guardian Short-Term Disability

Voluntary Benefit (No Agency contribution) – employee cost depends on age and level of coverage.

MetLife Critical Illness

Voluntary Benefit (No Agency contribution) – employee cost depends on age and level of coverage.

MetLife Accident

Voluntary Benefit (No Agency contribution) – employee cost depends on level of coverage.

MetLife Legal Plan

Voluntary Benefit (No Agency contribution - employee cost is flat rate for family coverage.

Legal Plan	24 Pay Periods	20 Pay Periods
Annual Deductions	\$9.63	\$11.55

Accident Coverage Level	Annual Deductions	24 Pay Periods	20 Pay Periods
Employee	\$122.40	\$5.10	\$6.12
Employee + Spouse	\$240.72	\$10.03	\$12.04
Employee + Child(ren)	\$279.96	\$11.67	\$14.00
Employee + Family	\$335.64	\$13.99	\$16.78

Retirement Plan 403(b)

Employees are eligible to participate in a 403(b) plan through payroll deductions immediately upon hire. After the employee completes a full year of service (minimum of 1,000 hours of employment in that year), OFO will match employee contributions dollar for dollar up to a maximum of 3% of the employee's monthly gross income. Employer contributions are subject to a vesting schedule.

Holidays

12 days per year

Annual Leave - Accrual

Annual leave is earned on an accrual rate of .0615 per qualifying hour paid.

Ex: 40 hrs X 52 weeks = 2080 hrs. 2080 hrs X .0615 = 127.92 hrs annual or 15.99 (8 hr) days

Ex: 30 hrs X 44 weeks = 1320 hrs. 1320 hrs X .0615 = 81.18 hrs annual or 13.53 (6 hr) days

Annual leave rate increases after five years of service and again after twelve years of service with the agency.

Sick Leave - Accrual

Sick leave is earned on an accrual rate of .0462 per qualifying hour paid.

Ex: 40 hrs X 52 weeks = 2080 hrs. 2080 hrs X .0462 = 96.096 hrs sick or 12 (8 hr) days

NOTE: Details regarding OFO Benefits are provided in Employee Benefits Guide, Summary Plan Descriptions and OFO Personnel Policies.