Sweetser

Benefits Summary: Full-Time

Plan Year July 1, 2026 – June 30, 2027

Benefits marked with an asterisk (*) are available to all Sweetser employees, regardless of their employment status.

Medical Insurance

Health Plans, Inc. administers our medical insurance with three different plan options. All are PPO plans, meaning you do not need to designate a PCP (Primary Care Physician) or obtain a referral to see a specialist. Preventive care (yearly physical) and preventative medications are covered at 100% (no cost).

- PPO $1,000 Plan: In-network $1,000 (individual) or $2,000 (family) calendar year deductibles. $30 PCP office visit and $50 specialist office visit co-pays. 4-tier prescription coverage starting at $10 co-pays for a 30-day supply.
- PPO $1,500 Plan: In-network $1,500 (individual) or $3,000 (family) calendar year deductibles. $30 PCP office visit and $50 specialist office visit co-pays. 4-tier prescription coverage starting at $10 co-pays for a 30-day supply.
- PPO HDHP $3,000 (High-Deductible Health Plan): In-network $3,000 (individual) or $6,000 (family) calendar year deductibles. All services and prescriptions, except preventive care/medications, are subject to the deductible first, then you are responsible for 20% of charges.

Health Savings Account (HSA)

Must be enrolled in PPO HDHP $3,000 plan to be eligible. Employee pre-tax contributions to an HSA with HSA Bank. Funds can be used for qualified medical, dental, and vision expenses and roll over from year-to-year. Calendar year maximum contributions: 2026: $4,400 Individual, $8,750 Family, $1,000 catch up for age 55+. Sweetser contributes to your HSA biweekly: $30 for employee only, $40 for employee + adult/child, $50 for family coverage.

Flexible Spending Account (FSA)

Employee pre-tax contributions to use for eligible medical and dependent care expenses. Medical FSAs may be used for the same expenses as HSAs. Medical FSA: Maximum $3,400 per plan year. Dependent Care FSA: Maximum $7,500 per plan year. Plan year runs 7/1/26 to 6/30/27. Year-end “use it or lose it” rule applies with 2½ month grace period.

Dental Insurance

Delta Dental administers our coverage with one comprehensive plan option. Diagnostic & Preventive services covered at 100% (no cost). Their Health Through Oral Wellness (HOW) program offers 4 free cleanings in a 12-month period. $50 individual/$150 family calendar year deductible.

Vision Insurance

Delta Vision administers our coverage with one comprehensive plan option. This covers hardware (glasses and contacts) only. Yearly eye exams are covered at 100% (no cost) under our medical coverage.

Life Insurance

Reliance Matrix administers our basic life coverage, provided at no cost. The coverage value is your annual salary amount. You can purchase supplemental life coverage at a low cost for additional coverage from 1-5 x your annual salary in coverage value. Supplemental life coverage for spouse/domestic partner and children is also available.

Disability Coverage

Reliance Matrix administers our Short-Term and Long-Term Disability (STD/LTD) coverage, provided at no cost. For STD benefits: Under 2 years of service receives 50% of weekly wages, and over 2 years of service receives 70%. LTD benefits receive 60% of monthly wages.

Employee Assistance Program (EAP)*

HealthJoy administers our EAP for employees and household members at no cost. Numerous mental health resources, short-term counseling (5 sessions per issue), expert referrals, and legal/financial services (30-minute consultation with an attorney/financial advisor).

Employee Discount Program*

Get discounts for goods/services at national and local businesses including insurance, fitness centers, amusement parks, entertainment, restaurants, and more!

403(b) Retirement Plan*

Lincoln Financial administers our 403(b) Retirement Plan with a Pre-tax or Roth option. After 90 days of employment, employees who do not decline participation will be automatically enrolled at a 3% contribution of earnings. You can adjust your contribution amount at any time/as many times as you want.

403(b) Retirement Plan Company Match*

Eligibility for the match is to be at least 21 years old and have one year of service (of working at least 1,000 hours) with Sweetser. The match is up to 3% of participants' contributions. There is a four-year vesting schedule.

Maine Paid Family and Medical Leave (PFML)*

Reliance Matrix is our private plan administrator. Eligible employees may take up to 12 weeks per benefit year of paid leave under the PFML program to care for their own serious health condition, to care for a family member with a serious health condition, to bond with a new child, or for other qualifying reasons.

Earned Time (ET)

Paid time off which can be used for any time away from work (vacation, sick, personal, etc.) and will be accrued over 12 months from your hire date. ET will be prorated for employees regularly scheduled to work between 30 and 39 hours a week.

	Hourly Staff (40+ Hours)	Salaried Staff
New Hire:	88 hours (11 days)	128 hours (16 days)
2^{nd} Annv. date of hire:	128 hours (16 days)	168 hours (21 days)
5^{th} Annv. date of hire:	168 hours (21 days)	

Earned Paid Leave (EPL)*

Earn 1 hour of paid time off for every 40 hours worked, to a maximum of 40 hours in a calendar year.

Holidays

Seven paid holidays per calendar year: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Friday after Thanksgiving Day, and Christmas Day.

Float Day

One float day of paid time off available to use each plan year (July 1^{st} – June 30^{th}).

Sweetser Training Institute*

Free professional development training, workshops, and certificates in areas of leadership, mental health, and recovery best practices.

Tuition Reimbursement

For formal professional education leading to a degree in disciplines directly related to Sweetser's work. At least one year of service, proof of tuition paid, and a passing grade of C or above is required to qualify for the reimbursement payment.

Non-MSW Degree	MSW or accredited counseling/psychology program
1-2 years of service - $1,000 a year	1-4 years of service - $3,000 a year
3-4 years of service - $2,500 a year	5 or more years of service - $6,000 a year
5 or more years of service - $5,000 a year	

UNE Online Graduate Programs Tuition Discount*

The University of New England offers a tuition discount that specifically applies to the online programs for the following:

- Master of Social Work (MSW) – 30% tuition discount
- Doctorate in Social Work (DSW) – 30% tuition discount
- Master of Business Administration (MBA) – 15% tuition discount

Saint Joseph's College Partnership*

Receive partnership benefits like reduced tuition for certain online undergraduate, graduate, and certificate programs in Health Administration, Long Term Care, Radiologic Science, Nursing, Business, and Social Science/Humanities.

Capella University Partnership*

Receive partnership benefits like scholarship opportunities of up to $15,000 and reduced tuition to their large selection of online bachelor's, master's, doctoral, and professional development programs.