

**BURLINGTON HOUSING AUTHORITY
CANDIDATE BENEFIT SUMMARY
CALENDAR YEAR 2026**

All permanent and limited-term employees of the Burlington Housing Authority (BHA) working twenty (20) or more hours per week are eligible for participation in the benefit plans listed below. Coverage and payroll deductions begin on the first of the month following the date of employment. Unless otherwise noted, benefit deductions are taken in the first and second pay of the month.

HEALTH INSURANCE

BHA is offering the following plan:

- Vermont Plus Gold 3 plan with a deductible of \$3,200 single /\$6,400 2 person or family offered by MVP.

This a high deductible plan, with an accompanying Health Reimbursement Account (HRA).

Coverage is provided for employees, their spouse or domestic partner, and dependents up to the end of the year in which they turn 26.

Please note, the cost of the domestic partner’s coverage under the medical plan is taxable, per the IRS. Domestic partners must present proof that they live in the same domicile.

Burlington Housing Authority covers a large portion of the premium cost.

Annual Salary	BHA % of Premium	Employee % of Premium
Between \$40,000 - \$49,999	83%	17%
Between \$50,000 - \$64,999	81.5%	18.5%
\$65,000 or more	80%	20%

Monthly premium contributions, based on salary tier and coverage elected are as follows:

Annual Salary	Employee- Only	Two -Person	Employee & child	Family
\$40,000 – 49,999	\$182	\$365	\$352	\$513
\$50,000-64,999	\$198	\$397	\$384	\$558
\$65,000 and above	\$214	\$430	\$415	\$604

HEALTH REIMBURSEMENT ACCOUNT (HRA)

BHA provides an HRA for all employees enrolled in the health insurance plan to help fund the deductible associated with the high deductible medical plan. BHA and employees share in the deductible on a pro-rata basis (90% BHA / 10% Employees) throughout the year. The HRA annual maximum is \$2,880 single enrollment and \$5,760 for 2 person or family enrollment. The HRA is administered by Healthy Dollars.

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HEALTH INSURANCE “OPT-OUT”

Eligible employees (those who are enrolled in health insurance outside of BHA) may elect to receive a \$500/month payment in lieu of health insurance benefit by “opting-out” of the BHA-provided health insurance program. Proof of comparable health insurance, including hospital coverage is required. Payments are made in the first and second pay of each month and are considered taxable income.

HEALTH INSURANCE “OPT-DOWN”

Employees eligible for Two-Person or Family coverage, who instead elect Single coverage (i.e., spouse and/or dependent coverage is obtain outside of BHA), are entitled to receive a \$200/month payment in lieu of receiving the expanded health insurance benefit for which they are eligible. Proof of the spouse and / or dependent’s comparable health insurance, including hospital coverage, is required. Payments are made in the first and second pay of each month and are considered taxable income.

DENTAL INSURANCE

The dental plan is offered by Northeast Delta Dental. Coverage is provided for the employee, spouse or domestic partner and/or dependents.

Please note, the cost of the domestic partner’s coverage under the dental plan is taxable, per the IRS. Domestic partners must present proof that they live in the same domicile.

The cost of the premium is shared. BHA pays 75% and the employee pays the remaining 25% of premium.

Monthly premium contributions for the calendar year are as follows:

Employee- Only	Employee & Spouse or +1 child	Family
\$11.50	\$21.00	\$36.50

VISION INSURANCE

The vision plan is offered through VSP. Enrollment in this insurance plan is shared between BHA and the employee. Domestic partner coverage is not available for vision. The cost of the premium is shared between BHA and the employee.

Employee- Only	Employee & Spouse	Employee & Child	Family
\$9.00	\$17.00	\$18.00	\$26.00

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LIFE AND DISABILITY INSURANCE

All permanent and limited-term employees working twenty (20) or more hours per week are required to participate in a life and disability insurance plan, offered by The Lincoln National Life Insurance Company. This plan provides life insurance, and death and dismemberment benefits, as well as short and long term disability for the employee.

BHA pays the full premium for base life insurance coverage equal to 200% of each employee's annual salary. As life insurance coverage above \$50,000 is considered taxable by the IRS, there is a small tax impact associated with this benefit. This will be listed on your paystub as Group term Life (GTL).

BHA shares the cost of the premiums with employees. BHA pays 50% and employees pay the remaining 50% of the premium.

Short term disability (STD) has a seven day waiting period before the benefit starts paying. The plan pays 66.67% of the employee's base earnings (overtime and bonuses are not included in the calculation). Long term disability (LTD) begins at 180 days. The plan pays 60% of the employee's base earnings.

Available Paid Time Off accruals can be used during the waiting period and once the Disability Benefit starts, bringing the employee's salary up to 100% of base earnings.

FAMILY LEAVE INSURANCE

BHA offers all benefit eligible employees Family Leave Insurance. This covers care for a family member with a serious health condition, bond with a child during the first year following the birth, or within the first year of initial placement for adoption or foster care, care for a covered military service member with a serious illness injury, a qualifying military exigency event associated with the active duty in the military or call to active duty.

The plan pays 60% of your weekly wages (overtime and bonuses are excluded from the calculation). Available Paid Time Off accruals can be used once the benefit starts, to bring the employee's salary up to 100% of base earnings.

BHA pays 100% of this benefit.

FLEXIBLE BENEFIT PLANS

BHA offers permanent and limited-term employees working twenty (20) or more hours a week, a Flexible Spending Arrangement (FSA) and Dependent Care Arrangement (DCA), covered under Section 125 of the Internal Revenue Code. The FSA and DCA are administered by Healthy Dollars. Payroll deductions for both FSA and DCA are taken biweekly for the entire year.

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An FSA allows employees the option of paying for certain out-of-pocket medical expenses on a pre-tax basis, funded by salary reduction through payroll.

The annual FSA maximum for 2026 is \$3,400 for medical expenses. Employees may carry over up to \$680 of unused FSA funding into the following year. The FSA election is front loaded at the beginning of the calendar year. A full list of eligible out-of-pocket expenses is available at IRS.gov.

The DCA allows employees the option of paying for dependent care expenses on a pre-tax basis, funded by salary reduction through payroll. The annual *household* maximum for 2026 is \$7,500. The DCA funds are available only as they are contributed.

RETIREMENT PLAN

All permanent and limited-term employees working twenty (20) or more hours per week are eligible to participate in the Burlington Housing Authority Retirement Plan. As a defined contribution plan, employer contributions to the plan are discretionary. BHA anticipates making an annual contribution equal to 10% of base salaries for eligible employees. Contributions are subject to a vesting requirement. Eligibility and participation requirements, along with the details of the Plan, are more fully described in the Summary Plan Description and in the Basic Plan Document.

Employees cannot make contributions to the BHA Retirement Plan. However, they may participate in the State of Vermont Section 457 Plan, as described in the following section.

STATE OF VERMONT 457 PLAN

All permanent and limited-term employees working twenty (20) or more hours per week are eligible to participate in the State of Vermont Section 457 Plan. This plan, funded entirely by employee contributions, offers tax-deferred and post-tax retirement savings through payroll deductions.

Employees are eligible to enroll on the first of the month following the first day of employment. Payroll deductions are taken biweekly for the entire year. If an employee stops participating in the plan, they may re-enroll on the first of the month, 6 months after their withdrawal.

The 2026 annual limit for employee contributions is \$24,500. The catch up provision of anyone over the age of 50 is \$8,000. Employees aged 60 - 63 can contribute an extra \$11,500 for an annual max of \$36,000.

COMPUTER LOAN PROGRAM

After six months of service, all permanent employees working twenty (20) or more hours per week are eligible to participate in a zero-interest computer loan program for eligible computer purchases up to \$2,000. The loan must be related to purchasing a new computer must be new and required proof of purchase. Accessories and other "add-ons" such as speakers or printers are not eligible for the program. The employee will reimburse BHA through payroll deductions over a term not to exceed 2 years. If employment ends during the term of the loan, the remainder of the loan becomes payable in full.

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EMPLOYEE ASSISTANCE PROGRAM

An employee assistance program (EAP) is available to BHA employees and their immediate family. This free service provides enrolled employees and their families direct access to counselors who offer short-term confidential counseling, information and resources, and, when needed, referrals to other professionals. It is designed to help with family/relationship problems, workplace stress, anxiety, stress, depression, substance abuse, legal, and financial resources, and daycare/elder care resources. This service is confidential.

OTHER VOLUNTARY BENEFITS

Whole and Term Life Insurance, Cancer Insurance, Critical Illness Insurance, and Accident Insurance coverage is available for employees, as well as their spouse, and children. These supplemental benefits are offered through Colonial Life. Enrollment in this insurance plan is entirely at the employee's expense. Payroll deductions are taken biweekly for the entire year.

Further information is available upon request.

EMPLOYEE DISCOUNTS

Danform Shoes: BHA employees receive a 10% discount at all Danform locations. (The discount does not extend to members of their household.)

Pet Food Warehouse: BHA employees receive the local business discount of 5% off of food, treats, litters, and 10% off accessories and animal parts (rawhides, bully sticks, etc.). This discount is valid in store only.

Verizon Wireless offers a discount to all BHA employees. To get qualified for the discount go to the Verizon website, go to "discounts". Under Corporate Discounts enter your BHA email address to confirm that you qualify for the discount and follow the prompts.

PAID TIME OFF

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Annual paid time off (PTO), based on continuous service, is granted on the following basis for all full-time, limited term full-time employees, and eligible part-time employees. All eligible employees accrue PTO on a per-payroll basis.

Years of Service	Paid Time Off Eligibility
<1 year	12 days/96 hours
1 - 2 years	15 days/120 hours
3 - 10 years	20 days/160 hours
>10 years	25 days/200 hours

SICK LEAVE

All full-time and limited term full-time employees are allowed sick leave. Sick leave is front loaded on July 1st each year. New employee's sick leave is prorated in their first year.

Years of Service	Sick Leave Eligibility
0 thru 5	12 days/96 hours
6 or more	15 days/120 hours

HOLIDAYS

The offices of the Authority will be closed for the following paid holidays:

New Year's Day	January 1
Martin Luther King Jr. Day	Third Monday in January
President's Day	Third Monday in February
Memorial Day	Last Monday in May
Juneteenth	June 20
Independence Day	July 4
Labor Day	First Monday in September
Indigenous Peoples Day/Columbus Day	Second Monday in October
Veterans Day	November 11
Thanksgiving Holiday	Fourth Thursday in November & the following Friday
Christmas Holiday	December 24 & 25

FLOATING HOLIDAYS

In addition to the holidays listed above, employees receive two floating holidays each fiscal year. Floating holiday is prorated in the first year for new employees, based on their date of hire.