

NORTHWESTERN LEGAL SERVICES FRINGE BENEFITS

This is a basic summary of benefits, and all benefits are subject to the terms and summary plan descriptions of each insurance carrier. All insurances and benefits paid for or given by Northwestern Legal Services are subject to change depending upon budget consideration.

1. Health Insurance – Full-time employees are responsible for a *small* portion of the premium for coverage for themselves and their dependents. NWLS provides a Medical Expense Reimbursement Program (MERP), which is a benefit we fund to help reduce employee medical costs. NWLS pays the first portion of the deductible; Employee pays the last portion.

2. Flexible Spending Account – This is an optional benefit for full-time employees, which if selected, allows employees to gradually set aside tax-free income each paycheck to pay for uncovered medical expenses. This reduces an employee's taxable income by the amount selected, up to \$1,500 per plan year. Employees also receive an FSA card that can be used like a credit card for these purchases; the entire amount elected is available for use right away.

3. Dependent Care Account – This is an optional benefit for full-time employees, which if selected, allows employees to gradually set aside tax-free income each paycheck to pay for dependent care costs like daycare. This reduces an employee's taxable income by the amount selected, up to \$5,000 per plan year.

4. Dental Insurance – Full-time employees and their dependents over the age of 19 are covered with a basic dental plan, which includes a \$25.00 deductible per person, with plan maximum of \$1,000 per person, each calendar year. Full-time employee dependents under the age of 19 are covered with a basic dental plan, which includes a \$50.00 individual deductible, or \$150.00 family deductible with over 2 dependents.

5. Vision Insurance – Full-time employees, spouses, and their dependents between 19 and 26 are covered for an eye exam and lenses (or contacts) each year, and frames every other year. (dependents under the age of 18 are covered under the health insurance plan)

6. Life Insurance - Each employee is provided with \$50,000 group term insurance. Additional group rate insurance is available for employees and their spouses; there is a tiered life policy available for children at a nominal fee.

7. Short-Term Disability - This covers 60% of an employee's salary from the 30th day of disability up to six months. Employees may choose to add voluntary long-term disability at their date of hire.

8. Retirement - 401(k) Profit-Sharing Plan - Employees are eligible to participate in our 401(k) Plan after 30 days of employment, through voluntary contributions by payroll deduction and choose how the money is invested. All employees receive a percentage of employer contribution per year, funding permitted, and at the discretion of the Board. There is a 5-year vestment schedule with the beginning vested interest starting at 2 years at 25%.

9. Vacation Leave - Employees accrue vacation hours each month up to the equivalent of 15 days per year for the first three years of employment. Employees then accrue leave up to the equivalent of 20 days per year until the 10th year of employment, at which time vacation leave hours will accrue at the maximum equivalent of 25 days per year.

10. Personal Leave - Employees receive four days' worth of personal leave hours at the beginning of each calendar year to use throughout the year, and prorated quarterly by their date of hire.

11. Paid Holidays - Northwestern Legal Services observes twelve & a half (12.5) holidays throughout the calendar year which employees are paid, as long as the holiday falls on the employee's regular work day.

12. Sick Leave – All staff accrue one days' worth of sick leave hours per month of employment.

The above fringe benefits are in affect as of this date. Updated: February 23, 2026.