



## HEALTH CARE & RETIREMENT BENEFITS

Because employee health is of great importance to Gelfand Partners Architects (GPA), we provide the following health care benefits: medical and dental.

Eligibility to receive health care benefits depends on an employee's classification. If you are a regular full-time or a regular part-time employee working a minimum of 30 hours per week, GPA will pay 100% of premium for one of the PPO health care plans that has a Health Savings Account associated with it and 75% of the premium for one of the HMO health care plans available to our employees under our group health plan program. Currently we also offer a Kaiser plan for which we pay 100% of the premium. Our healthcare coverage is inclusive of all, regardless of gender, or gender identity.

Employees who have a family member enrolled as part of GPA's medical and/or dental plan are responsible for paying 100% of the family member's premium regardless of the type of health care plan the employee is enrolled in.

If you choose to provide your own insurance, you will be required to sign a denial of insurance coverage and to show proof of your own insurance coverage. When an employee leaves GPA, unless it is the result of gross misconduct, he/she has the option to take over the cost of their own health insurance premiums through (COBRA).

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GPA provides a 401k and group life insurance plan for eligible full time employees in order to assist in planning for their retirement savings.

After the 90 day introductory period, the employee will automatically be enrolled in the plan with 5% of the compensation deposited in the plan as a pre-tax contribution. Employee can elect not to participate in the plan or contribute at a different rate. The enrollment booklet, that has a summary of the plan and necessary forms, will be given to all participants. Employee may opt to purchase life insurance from the group life insurance plan.