

Employee Benefits Overview



The J. Paul Getty Trust

2019

Healthcare

Medical: The Getty offers two HMO plans through UnitedHealthcare. The primary differences between the two HMOs are co-pay amount and scope of network providers. We also offer a High Deductible PPO plan through Aetna. PPO members have access to an Aetna cost and quality tool to evaluate provider quality and out-of-pocket costs. For details, please view www.gettybenefits.com.

Health Savings Account: A tax-advantaged Health Savings Account is available to PPO members, where you contribute money pre-tax and use this money for eligible healthcare expenses. The Getty contribution is \$750 for Employee Only coverage and \$1,500 for Employee + 1 or more (pro-rated based on hire date).

Dental: The dental plan is provided through MetLife and covers twice-yearly cleanings and exams in-network at 100% and out-of-network at 90%. The plan pays for other services at varying percentages once the annual deductible is met, up to the annual maximum of \$2,000 in-network and \$1,000 out-of-network. The plan includes a lifetime orthodontia limit of \$2,000 in-network and \$1,000 out of network.

Vision care: This coverage is provided through VSP and enables you to obtain eye exams and purchase eyeglasses and lenses at reduced rates from a broad network of providers. Vision care coverage is included with medical coverage and is not separately elected.

Spending accounts: Contribute money pre-tax and then get reimbursed from your account for eligible expenses. If you elect an



HMO plan, you may contribute up to \$2,650 per year to a healthcare account. If you elect the PPO plan, you may participate in a Limited Purpose Flexible Spending Account, for dental and vision expenses. You may also contribute up to \$5,000 per year to a dependent care spending account.

Financial

Employee Investment Program (403b): You may contribute to the plan on a pre-tax basis or a post-tax (Roth) basis.

Retirement Plan: The Getty offers a match to your EIP contribution on the first 4% of pay, deposited to your 401(a) account. Additionally, the Getty will contribute 6% of your salary to your 401(a) account each payday. The 401(a) account vests 100% after 3 years of service.

Disability coverage: The Getty provides long-term disability insurance coverage paying 60% of your base salary if you are disabled for longer than 6 months.

Life and Accident insurance: The Getty provides basic group life and accidental death & dismemberment insurance of two times your base salary, up to \$1.2 million. AD&D insurance pays a benefit in the event of death or serious injury from an accident.

Business travel accident insurance: This coverage is provided by the Getty and pays a benefit if you die or are seriously injured while traveling on Getty-approved business.

Voluntary Benefits

Voluntary Life and Accident Insurance: You may purchase additional voluntary life insurance

for yourself. Dependent life insurance for your spouse/domestic partner or your child(ren) is available if you choose coverage for yourself. You may purchase supplemental AD&D insurance for yourself, your spouse/domestic partner or your child(ren).

Group legal plan: You may elect to participate in a prepaid legal services plan, offered through Hyatt Legal Plans.

Additional voluntary benefits: Auto, home and pet insurance are offered through MetLife.



Work/life well being

Alternate schedule: In many work areas, every other Friday off.

Paid time off: Designated holidays, personal days, vacation time, and personal and family sick time.

Fitness Center – onsite: Facility includes exercise machines, weights, fitness classes and personal training services.

Employee discounts: Computer purchases, cellular service, and purchases at the Museum bookstore, the Cafe and Museum Garden Cafe. Daily \$6 staff lunch offerings.

Educational assistance: 100% of approved college/graduate level courses up to certain limits.

Transportation Program: Provides incentives and resources to carpool, vanpool, ride the bus, bicycle and walk.

Community service involvement: Opportunity to participate in sponsored activities and programs outside the Getty.

Credit union: Eligibility to join the (UCLA) University Credit Union.

Employee Assistance Program and Healthcare Advocacy Support: Health Advocate can provide confidential counseling for a wide range of personal issues, crises and stresses at no cost. Health Advocate can also assist staff, dependents and parents in navigating healthcare system including plan choices, finding doctors, claim reimbursement and Medicare.

Training: Internal programs designed to provide you the tools you need for professional growth.

Matching gift program: Match dollar for dollar to qualifying charities, up to \$2,500 per year.

Employee Cost / Eligibility

Employee contribution per biweekly payroll check

Medical/Vision	HMO Signature Value Advantage	HMO Signature Value	PPO Plan
Employee Only	\$34.49	\$90.37	\$100.09
Employee + One	\$70.89	\$278.67	\$285.40
Employee + Family	\$101.11	\$397.49	\$347.06

Dental Plan	PPO Plan	
Employee Only	\$ 5.26	
Employee + One	\$16.16	
Employee + Family	\$28.09	

Eligibility:

Medical/Vision and Dental: Regular and limited-term employees who are hired for a period of three months or more, and who are regularly scheduled to work 30 hours or more per week.

Limited-term employees are not eligible for Spending Accounts or Long-Term Disability.

This is a summary of benefits. Any discrepancy between this summary and the legal plan documents will be governed by the plan documents. For additional information, view our Human Resources website at www.gettyhr.com.