



2026 Summary of Benefits

FOR YOUTH DEVELOPMENT®
FOR HEALTHY LIVING
FOR SOCIAL RESPONSIBILITY

BENEFIT	FULL TIME 30-40 HRS/WK	PART TIME <30 HRS/WK	SEASONAL	OPEN ENROLLMENT / LIFE EVENT	ONGOING ENROLLMENT
Y MEMBERSHIPS	NO-FEE FAMILY MEMBERSHIP TO WEST ESSEX AND SUSSEX COUNTY GYM FACILITIES (INCLUDES 10% DISCOUNT ON PROGRAMMING)		FREE INDIVIDUAL MEMBERSHIP TO FULL FACILITY GYMS		
FACILITY PROGRAMS	50% DISCOUNT				
EARLY CHILDHOOD CENTER	50% DISCOUNT				
SCHOOL-AGE CHILDCARE	50% DISCOUNT				
DAY CAMP	50% DISCOUNT				
RESIDENTIAL CAMP	50% DISCOUNT				
PERSONAL TRAINING & PRIVATE SWIM LESSONS	25% DISCOUNT				
PAID TIME OFF	New hires begin with 14 days and the PTO bank grows based on tenure and hours worked.	PT employees regularly scheduled to work 20+ hours can earn up to 20 hrs PTO based on prior year's hours worked.*			
SICK LEAVE	New hires begin with 6 days. Sick leave grows based on tenure and hours worked.	Part-Time employees earn 1 hour for every 30 hours worked. The maximum earned in a calendar year is 40 hours.			
LIFE INSURANCE fully paid by the YMCA	Available to employees who are regularly scheduled to work 30+ hrs. 1 times base salary.				
LONG-TERM DISABILITY & ADD fully paid by the YMCA	Full-time staff only.				
Y RETIREMENT FUND (401A) fully paid by the YMCA	12% CONTRIBUTION BY YMCA Eligibility rules apply: 21 yrs of age or older, and completed 1000 hours of work during each of 2 years, beginning with date of hire.				Upon satisfying eligibility.
403B	Tax-Deferred and Roth Savings Plan available to all staff.				X
STUDENT LOAN FORGIVENESS	Visit the website to determine your eligibility and apply. Public Service Loan Forgiveness (PSLF) - https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service				X
TUITION ASSISTANCE	Employees who regularly work 20+ hours/wk are eligible. Application and continued employment are required for consideration.				X
LEGALSHIELD & IDSHIELD	Available to ALL STAFF.				X
HEALTH BENEFITS	Eligible	Gain eligibility by working at least 30 hours per week within an 11-month administrative period.		X	
DENTAL BENEFITS	Eligible	Gain eligibility by working at least 30 hours per week within an 11-month administrative period.		X	
VISION BENEFITS	Eligible	Gain eligibility by working at least 30 hours per week within an 11-month administrative period.		X	
EMPLOYEE ASSISTANCE PROGRAM (EAP)	Available to ALL STAFF.	Available to ALL STAFF.		X	
FSA	Plan Options - Medical, Transit, & Dependent Care			X	
HSA	Employee must be enrolled in a High Deductible Plan.*			X	
VOLUNTARY LIFE & ADD INSURANCE	Full-time staff only.			X	
VOLUNTARY DEPENDENT LIFE & ADD INSURANCE	Full-time staff only.			X	

Last Updated: 1/20/2026