

Health Care Spending Account

This benefit is available to employees who are scheduled for 20 or more hours per week. It allows you to use pre-tax dollars to pay for medical and/or dental expenses that are not covered under an insurance program. This account is similar to a savings account where deductions are made from your paycheck and deposited into this account. These contributions can only be spent on uncovered health care expenses, such as deductibles, co-pays, glasses, and orthodontia.

Dependent Care Spending Account

This benefit is available to employees scheduled for 20 or more hours per week. It is similar to the Health Care Spending Account in that it allows you to use pre-tax dollars to pay for dependent care expenses. This account is similar to a savings account where deductions are made from your paycheck and deposited into this account. These contributions can only be spent on dependent care, including child and adult day care.

Voluntary Supplemental Term Life Insurance

This benefit is available to employees scheduled for 20 or more hours per week. You have the opportunity to purchase additional term life insurance for yourself, spouse, or children. The guaranteed issue is only available during your initial enrollment. If you choose not to participate, and apply later, evidence of insurability is required. The program is completely portable if you leave National Church Residences, and you can continue your insurance at the same cost as the payroll deduction.

Voluntary Long Term Care

This benefit is available to employees scheduled for 20 or more hours per week. You have the opportunity to purchase long term care insurance for yourself, spouse, parents, grandparents and in-laws at group rates. Long term care provides protection from the inability to perform activities of daily living in which confinement to a nursing home or assisted living facility is necessary. The program is completely portable if you leave National Church Residences, and you can continue your insurance at the same cost as the payroll deduction.

3-4-5 Retirement Plan

New employees are auto-enrolled in this plan at 1%. You can contribute up to 75% of your biweekly compensation on a tax deferred basis. If you choose to contribute, National Church Residences will match 3% - 5% of your contribution after meeting eligibility requirements. National Church Residences will also contribute an additional amount equal to 3% - 5% of

your gross biweekly pay to a tax deferred trust after meeting eligibility requirements. Numerous investment options are available. This retirement plan requires 1 year of service for employer contributions and is completely vested after 5 years of service. The base and/or matching contributions are paid as follows: For 1 to 5 years of service you are eligible for a 3% base and/or 3% match, at 6 to 10 years of service you are eligible for a 4% base and/or 4% match and staff with more than 10 years of service are eligible for a 5% base and/or 5% matching contribution.

Personal Time Off (PTO)

PTO is accrued on a bi-weekly basis.

Years of Service	Accrual per Year
5 or less	2 weeks per year
6-10	3 weeks per year
11 +	4 weeks per year

This listing of National Church Residences' Benefits is intended only as a brief overview of its plans. Please refer to the summary plan descriptions for a more detailed description of these plans.

Voluntary Supplemental Plans

Accident Plan: Offers financial support to get you back on your feet if you or a covered family member are involved in an unexpected accidental injury. The plan pays you a cash benefit based on covered injuries, treatment and services and the payments go directly to you. You can pay for other expenses, like traveling to the hospital, childcare and lost income from missed work.

Critical Illness Plan: Offers financial support in the event you or a covered family member are diagnosed with a critical illness such as Cancer, Heart Attack or a Stroke. Critical Illness benefit complements your medical plan, no matter what type of coverage you have. This plan pays you cash benefits based on each eligible diagnosis and the cash payments are paid directly to you, so you can decide how to use them.

Hospital Indemnity Plan: Helps protect you and your family from expenses in the event of an unexpected Hospital Stay. You will receive a cash benefit based on your covered sickness or injury, treatments and services. These cash benefits are paid directly to you and can be used for any purpose – from covering medical copays and deductibles, to paying for everyday expenses such as mortgage, groceries and utilities.

