

## Medical Insurance

National Church Residences offers a choice of health insurance plans, a dental insurance program and a vision plan.

### Medical Insurance

Two PPO plans and two HSA eligible plans are available.

### Dental Insurance

This plan pays 100% of preventive care (2 check-ups per year) outside of the deductible. The plan also pays 80% of all covered charges up to \$1,500 per calendar year after a \$100 deductible. There is an orthodontic benefit with a lifetime benefit of \$3,000.

### Vision Insurance

This plan provides for one eye exam per year and an allowance for frames, lenses and contacts at in-network providers. The plan is through VSP.

### Health Care Spending Account

This benefit permits 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, i.e. deductibles, co-pays, glasses and orthodontia. This is a "use-it-or-lose-it" benefit. If you do not use the total amount contributed, you do not receive a refund of the balance.

### Wellness Credit Plan

This benefit is offered as an incentive to make voluntary lifestyle changes. If you elect the medical coverage, you have an opportunity to qualify for a Wellness rebate check of \$125 if you have single coverage or \$250 if you and your spouse have coverage.

## Life and Disability Insurance

### Life Insurance

This term life insurance policy includes a double indemnity clause which doubles the amount of insurance if death is incurred due to an accident. The amount of this policy is one times your annual salary (Minimum coverage of \$10,000/year).

### Short Term Disability

STD pays 60% of gross weekly income up to \$1,150 for 13 weeks due to absence from illness or accident.

### Long Term Disability

LTD pays 60% of gross monthly income until age 65 for total and permanent disability.

## NOTE

The life insurance, short term and long term disability benefits are automatically provided to full-time employees at no cost to the employee.

### Voluntary Supplemental Term Life

This policy gives you the opportunity to purchase additional term life insurance for yourself, spouse or children on a voluntary basis.

### Voluntary Long Term Care

This policy allows you to purchase additional long term care insurance for yourself, spouse, parents, grandparents and in-laws at group rates, on a voluntary basis.

### Employee Assistance Program

National Church Residences' Employee Assistance Program (EAP) is a professional, confidential counseling service provided for you, as a National Church Residences employee, and your family members. This service is available at no cost to you or your family. To reach EAP call (800) 523-5668.



## Retirement Plan

### 3-4-5 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.

## Other Benefits

### Dependent Care Spending Account

This benefit, similar to the Health Care Spending Account, permits 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. This is a "use-it-or-lose-it" benefit. If you do not use the total amount contributed, you do not receive a refund of the balance.

### Consolatory Payment

In the event of the death of an employee, National Church Residences will pay an amount equal to one-month's pay to a named beneficiary. This payment is made immediately and is in addition to any other program in which the employee participates.

### Smoking Cessation Program

National Church Residences provides 100% reimbursement for the completion of an approved "Smoking Cessation Program. Reimbursement will be given after successful completion of the program up to a maximum of \$200.00. Contact Human Resources if you are interested.

### Tuition Assistance

National Church Residences provides financial assistance to you as a regular, full-time employee, if you would like to take courses required for your job or are deemed helpful in your career with National Church Residences. Tuition assistance is at 80% of the class fee with a maximum annual benefit of \$1,500. Tuition Assistance requires 1 year of service for participation.

### Paid Time Off

Paid time off is accrued on a bi-weekly basis.

Years of Service	Accrual per Year
Less than 5	144 hours
5-9	184 hours
10 +	224 hours

### Holidays

8 holidays 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 benefits. (rev. 06/18/19)*

### 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.

