

## Bethany Life Communities Employee Benefits

- **Life Insurance** – coverage for team members who work at least 32 hours per week [64 hours per pay-period] after six (6) months of employment. Coverage is the equivalent to one year’s salary. **This is at no cost to the team member.**
- **Disability Insurance** – coverage for team members who work at least 32 hours per week [64 hours per pay-period] after six (6) months of employment. The disability amount is 60% of the team member’s usual earnings. The team member must use available PTO for the first 30 days. **This is at no cost to the team member.**
- **Pension Plan** – team members who work at least 20 hours per week, are at least 18 years of age, and have been employed for three months are required to participate in the ELCA Institutional Regular Pension Plan. Bethany Life Communities contributes the equivalent of 4% of the team member’s earned wage. **No employee contribution is required.**
- **Health Insurance** – coverage for team members who work at least 32 hours per week [64 hours per pay-period] after three months of employment.

Deductible	Team Member only	Team Member & Spouse	Team Member & Children	Family
\$1,000	51.73	97.24	88.52	120.55

Bethany Life Communities contributes approximately  $\frac{3}{4}$  of the costs of insurance for each team member’s plan.

- Team members may select the following UNUM Provident products if they work at least 20 hours per week [40 hours per pay-period]. Enrollment is held annually.
- ✓ **Supplemental Accident Insurance** (UNUM Provident) – This policy covers the non-medical expenses associated with personal injury or illness.
- ✓ **Specified Critical Illness Insurance** (UNUM Provident) – This policy covers the medical deductibles and non-medical expenses associated with caring for the team member or family member after significant health issues have arisen.
- **Flexible Spending Account** – This option allows team members to set aside pre-tax payroll dollars to cover child-care or health insurance deductible expenses. This is available with 20 hours employment per week [40 hours per pay-period] after three (3) months of employment. This uses an easy to use debit card system.
- **Dental Insurance** – This policy covers typical dental care. Coverage for team members who work at least 20 hours per week after three (3) months of employment. Available at group rates, the team member pays entirely for UNUM Provident and dental policies in which they enroll.
- **Paid Time Off [PTO]** – is to provide rest and relaxation to team members through an equitable system of compensated time away from work. Team members are expected to use PTO for all time away from work. PTO is designed to be used to cover time off for such things as vacation, illness, children’s illnesses, holidays when you are not scheduled to work, personal business, and bridging the waiting period prior to beginning short-term disability coverage. After three months of continuous employment new hourly employees are given PTO based upon the

number of hours worked. Thereafter, PTO hours for hourly employees are calculated using these formulas:

- ✓ On your 1<sup>st</sup> anniversary, the number of hours you worked during the previous year is multiplied by .0385.
- ✓ On your 2<sup>nd</sup> - 4<sup>th</sup> anniversaries, the number of hours you worked during the previous year is multiplied by .06.
- ✓ On your 5<sup>th</sup> - 9<sup>th</sup> anniversaries, the number of hours you worked during the previous year is multiplied by .083.
- ✓ On your 10<sup>th</sup> anniversaries and after, the number of hours you worked during the previous year is multiplied by .106.

**Holidays** – a premium of double time is paid for work during a 24 hour holiday period for the following 7 holidays – New Year’s Day, Easter Sunday, Memorial Day, The Fourth of July, Labor Day, Thanksgiving Day, and Christmas Day.

**Tax Sheltered Annuities** – all team members are eligible to make a “before tax” salary reduction contribution to a tax sheltered annuity.

Enrollment forms must be completed for the various insurance and pension plans.

OTHER BENEFITS INCLUDE:
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| <ul style="list-style-type: none"><li>✓ Bereavement pay (up to 3 days per occurrence)</li><li>✓ Automatic check deposit</li><li>✓ Shift differential - \$0.50 per hour for work from 6 p.m. to 6 a.m.</li><li>✓ Weekend differential - \$0.50 per hour on Saturdays and Sundays</li><li>✓ Low cost meals</li><li>✓ Paid break times</li><li>✓ CEUs for nurses</li><li>✓ Team member recognition luncheons and parties</li><li>✓ Flu shots at reduced prices</li><li>✓ Flexibility with schedules to cover for family emergencies</li><li>✓ Weekend bonus plan</li><li>✓ Bethany Life Communities shirts (one free to each new team member)</li></ul> |
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