

Bethany Life Communities	Effective Date: 5-14-07	Date Revised:
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Policy Statement

Bethany Life Communities provides a variety of benefits to eligible team members. Such benefits are integrated with Bethany Life Communities' pay plan to provide a total compensation package. Some benefits may require team member contributions for participation.

Policy Interpretation and Implementation

Employee Assistant Program:

- ✓ All team members regardless of employment status are eligible to use this program.
- ✓ This program is also available to any member of the team member's household.
- ✓ The entire cost of this program is paid by Bethany Life Communities and is free to team members and their household.
- ✓ Team members and members of their household in need of assistance may call (toll-free) 1-800-327-4692 to access this program.
- ✓ Services offered include –
 - Family or relationship issues
 - Emotional or mental health
 - Work/life balance
 - Substance abuse
 - Personal growth
 - Financial or legal
 - Other issues that interfere with daily living.

Life Insurance

- ✓ Eligibility begins after six (6) months employment during which time the team member has been working 32+ hours per week.
- ✓ Checks on compliance with eligibility requirements occurs at least quarterly, but may happen more often from time to time if there are obvious eligibility requirement concerns.
- ✓ The benefit to the beneficiary is an amount equivalent to one year of the team member's salary.
- ✓ The premium (payment) is paid in full by Bethany Life Communities.
- ✓ **Enrollment is not automatic**; you must enroll at the Human Resources office.
- ✓ Coverage is concurrent with employment.

Disability Insurance

- ✓ Eligibility begins after six (6) months employment during which time the team member has been working 32+ hours per week.
- ✓ The disability benefit to the team member is 60% of your normal earnings.
- ✓ The premium (payment) is paid in full by Bethany Life Communities.
- ✓ **Enrollment is not automatic**; you must enroll at the Human Resources office.

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- ✓ For short-term disability (the first 6 months) is covered by Bethany Life Communities self-funding.
- ✓ After the first 6 months of short-term disability, the formal long-term disability policy's coverage begins.
- ✓ Claim forms from the Human Resources office must be completed in a timely fashion for benefits to be paid.
- ✓ The first thirty (30) days of a disability must be covered by available PTO or as an unpaid absence.
- ✓ Coverage is concurrent with employment.

Pension Plan

- ✓ Eligibility begins after three (3) months employment during which time the team member is working 20+ hours per week. Additionally, the team member must have attained the age of 18 years.
- ✓ Bethany Life Communities contributes an amount equivalent to 4% of an individual's earned wages to the plan; there is no deduction from the team member's wages.
- ✓ Team member contributions are not required.
- ✓ Team members may elect to have additional funds deducted from their payroll and invested in their individual pension plan account.
- ✓ Voluntary contribution elections must be completed either on-line (www.elcabop.org) or by telephone (800-352-2876).
- ✓ Vesting in the plan is graduated at 20% per year of employment for five years; with full vesting following five (5) full years of employment.
- ✓ Team member additional contributions are always fully vested.
- ✓ Bethany Life Communities' contributions are concurrent with employment.

Health Insurance:

- ✓ Group health insurance is available to team members who desire it on the payroll deduction plan providing s/he is working a minimum of 32 hours or more per week, following a three (3) month waiting period.
- ✓ Bethany Life Communities contributes approximately 75% of the premium for the cost of the insurance. The team member pays the remaining 25%.
- ✓ **Enrollment is not automatic.** Enrollment forms are available at the Human Resources office.
- ✓ Health insurance information and election acceptance or denial is required from all team members as part of the general orientation process.
- ✓ If a team member's employment status changes making her/him eligible for health insurance and the team member desires coverage, the team member is to contact Human resources in a timely fashion to accomplish this by completing the necessary enrollment forms. The waiting period begins with the employment status change to 32+ hours per week on a consistent basis.
- ✓ Nothing in this policy is intended to conflict with provisions of federal or state law. If there are any conflicts, the provisions of federal and/or state law will apply.

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Dental Insurance:

- ✓ Eligibility begins after three (3) months employment during which time the team member working 20+ hours per week.
- ✓ The team member pays the entire premium for this insurance through payroll deduction.
- ✓ **Enrollment is not automatic.** Enrollment forms are available at the Human Resources office.
- ✓ Included in this plan is a vision discount service at no additional cost.

Flex Plan:

- ✓ Annual enrollment, beginning participation January 1st.
- ✓ Eligibility begins after three (3) months employment during which time the team member working 20+ hours per week.
- ✓ Pre-tax salary deductions from the team member are placed in an account to cover healthcare deductibles and co-pays and/or dependent care.
- ✓ Healthcare accounts have a \$100 minimum and a \$1,000 maximum.
- ✓ Dependent Care accounts have a \$5,000 maximum.

Voluntary Benefits:

- ✓ Annual enrollment, beginning participation May 1st.
- ✓ Eligibility begins after three (3) months employment during which time the team member working 20+ hours per week
- ✓ Two policies through UNUM Provident are offered to cover:
 - **Supplemental Accident Insurance** for non-medical expenses associated with personal injury or illness.
 - **Specified Critical Illness Insurance** for medical deductibles and non-medical expenses associated with caring for the team member or family member after a significant health issue(s) has arisen.
- ✓ Team member pays the entire premium (at group rates) by payroll deduction.