Benefits
for Full Time Regular and Contract Employees
Traditional and Work Life Benefits for You and Your Family
Health Insurance

**Medical Benefits**
- Coverage begins on the first day of the month following date of hire
- Choice of 3 plans:
  - Copayment
  - Non-Embedded HDHP with Health Savings Account
  - Embedded HDHP with Health Savings Account
- Health Advocate – personalized support for your healthcare and insurance needs.

**Dental Benefits**
- Coverage begins on the first day of the month following date of hire
- 100% coverage for 2 cleanings per year
- 80% coverage for Basic Services
- 50% coverage for Major Benefits
- $50 per person annual deductible, $150 per family; $2,000 calendar year maximum
- $1,000 Lifetime Orthodontic Benefit. Includes adults

**Vision Benefits**
- Coverage begins on the first day of the month following date of hire
- In network: $20 exam co-pay
- $150 annual frame allowance, $130 annual contact lens allowance
- Discounts on additional services
HSA, FSA & EAP

Health Savings Accounts (HSA)
Eligibility begins first day of the month following employment, if enrolled in either High Deductible Health Plan
• Annual Employer Contribution:
  • Non-Embedded Plan: $500/year for self-only coverage; $1,000/year for coverage with dependents
  • Embedded Plan: $250/year for self-only coverage; $500 for coverage with dependents.
• Prorated for partial year

Flexible Spending Accounts (FSA)
• Coverage beings first day of the month following your date of hire
• Three types:
  • Medical
  • Limited Purpose for those with an HSA
  • Dependent Care
• Reimbursements made by debit card, direct deposit, or check

Employee Assistance Program
• Available to employees and all members of their household
• Confidential services to help with work-life balance issues, e.g., child or elder care, financial or legal issues, wellness, traumatic events (up to five free counseling visits per issue)
• Most programs are delivered at no cost to employees and may be delivered via phone, video-based, online chat, email, or face-to-face
Paid Holidays and PTO

**Paid Holidays**
- 11 Regular Holidays
  - New Year's Day
  - Martin Luther King Jr. Day
  - Good Friday
  - Memorial Day
  - Independence Day
  - Juneteenth
  - Labor Day
  - Thanksgiving
  - Day after Thanksgiving
  - Christmas Eve
  - Christmas Day
- And the week between Christmas and New Year’s

**Paid Time Off (PTO)**
- 21 days first year of service (earned incrementally)
- Accruals begin immediately

**Short & Long-Term Disability**
- **STD**: Salary continuation after 7 consecutive days of personal injury or illness. Plan benefits are based on longevity and length of disability, with payments ranging from 100%, 70%, and 60% for up to 180 days
- **LTD**: After 180 days of STD, plan pays 60% of base salary to normal social security retirement age (some limitations apply)
- Eligibility begins the first day of the month following your date of hire.
- Employer paid
Financial Benefits

**Retirement Plan**
- 403(b) Plan
- Employer contribution of 5% of salary plus employer match contribution up to an additional 3%
- Fully vested after 3 years
- Participation begins immediately

**Basic Life Insurance**
- $125,000 basic life insurance
- Coverage begins on the first day of the month following date of hire

**Supplemental Life**
- Up to $500,000 for employees, $250,000 for spouse, and $10,000 for children
- Guaranteed Issue: $100,000 for employees, $50,000 for spouses, and $10,000 for children
- Coverage for guaranteed amounts begin upon enrollment within 60 days of hire, higher amounts are effective after receiving underwriting approval

**Business Travel Accident Insurance:** When you travel for the Company, you receive $100,000 for evacuation, $25,000 family coordination, and $2,500 personal property (international only). Coverage begins immediately.
## Other Great Benefits

<table>
<thead>
<tr>
<th>Group Accidental Death Insurance</th>
<th>Volunteer Mission Trips</th>
<th>And More!</th>
</tr>
</thead>
<tbody>
<tr>
<td>• $200,000 coverage</td>
<td>• Available to regular full- and part-time employees and full-time contract employees</td>
<td>• Employee Discount Program, Credit Union Membership</td>
</tr>
<tr>
<td>• Coverage begins immediately</td>
<td>• Accrue $300 and 2 days of Administrative Leave for each year of completed service up to $1,500 and 10 days</td>
<td>• Adoption Benefits</td>
</tr>
<tr>
<td></td>
<td>• Use this benefit for IMB-sponsored short-term mission trips abroad</td>
<td>• Parental Leave</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Tuition Discounts at Regent University, and other professional development opportunities</td>
</tr>
</tbody>
</table>