



Benefits

for Full Time Regular and Contract Employees

Traditional and Work Life Benefits for You and Your Family

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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 begins 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
 - Juneteenth
 - Independence Day
 - 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

Group Accidental Death Insurance

- \$200,000 coverage
- Coverage begins immediately

Volunteer Mission Trips

- Available to regular full- and part-time employees and full-time contract employees
- Accrue \$300 and 2 days of Administrative Leave for each year of completed service up to \$1,500 and 10 days
- Use this benefit for IMB-sponsored short-term mission trips abroad

And More!

- Employee Discount Program, Credit Union Membership
- Adoption Benefits
- Parental Leave
- Tuition Discounts at Regent University, and other professional development opportunities

