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

## Benefits for Full Time Regular and Contract Employees
## 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

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**Benefits for Full Time Regular and Contract Employees**
## Paid Holidays & 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

Benefits for Full Time Regular and Contract Employees
# 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

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