



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



**INTERNATIONAL**  
MISSION BOARD

# Health Insurance

## Medical Benefits

- Coverage begins on the first day of the month following date of hire
- Choice of 3 plans administered by **Cigna**:
  - Copayment Plan
  - 2 different High Deductible Health Plans with company contributions to an HSA
- Health Advocate – personalized support for your healthcare and insurance needs.

## Dental Benefits

- Coverage with **Delta Dental** 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 benefit maximum
- \$3,000 Lifetime Orthodontic Benefit. Includes adults

## Vision Benefits

- Coverage with **EyeMed** 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:
  - \$500/year for self-only coverage
  - \$1,000/year 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 & 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 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

- Participation begins immediately
- 403(b) Plan
- Employer contribution of 5% of salary
- Employee matches your contributions up to 4%
- 3-year vesting of employer contributions
  - 25% after 1 year
  - 50% after 2 years
  - 100% after 3 years
- Contribute on a pre-tax or after-tax Roth basis

## Basic Life & AD&D Insurance

- \$125,000 basic life insurance
  - Coverage begins on the first day of the month following date of hire
- \$200,000 AD&D insurance
  - Coverage begins immediately
- Employer paid

## Supplemental Life

- Up to \$500,000 for employees, \$250,000 for spouse, and \$10,000 for children
- Guaranteed coverage:
  - \$100,000 for employees
  - \$50,000 for spouses
  - \$10,000 for children
- Coverage for guaranteed coverage begins upon enrollment within 60 days of hire. Higher amounts are effective after receiving underwriting approval.

# Other Great Benefits

## Voluntary Insurance

- Accident Insurance – provides cash benefit when you have an accident
- Hospital Indemnity Insurance – provides \$1,000 for first day of hospital stay and \$100 per day for up to 30 days
- Critical Illness Insurance - \$10,000 or \$40,000 options for you and your spouse, or up to \$20,000 (in increments of \$5k) for your child(ren)
- Coverage is effective the first of the month following hire date

## Volunteer Mission Trips

- Available to regular full- and part-time employees and full-time contract employees
- Accrue \$750 and 5 days of Administrative Leave per year 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!

- Business Travel Accident Insurance
- Employee Discount Program
- Adoption Benefits
- Parental Leave
- Tuition Discounts at Regent University, and other professional development opportunities
- Wellness Program with incentives