

# THE EPISCOPAL HOME *Communities*

## Benefit Summary

The Episcopal Home Communities is proud to offer the following benefit options to employees working in eligible classifications. This summary is for informational purposes only. Any discrepancy between information contained herein and Summary Plan Descriptions (SPD) or official plan documents, the SPD or official plan documents will rule in all instances. Receipt of this benefit summary is not a guarantee of eligibility. Please see Human Resources for more detailed information.

<b>Health Insurance</b>	
<b>Eligibility</b>	Full-time employees scheduled to work 40 or more hours per week and part-time employees scheduled to work 32 or more hours per week are eligible to participate in company sponsored health plans on their 91 <sup>st</sup> day of employment.
<b>Cost</b>	Cost for each plan varies by employee election. Deductions are taken from the first two paychecks of the month, or 24 pay periods. Premiums are deducted pre-tax except where specified below.
<b>Benefit Options:</b>	
<b>Medical</b>	Employees have several options for coverage including Kaiser, Cigna HMO or Cigna POS. Each plan offers specific co-payments for doctors' visits and prescription drug benefits. Deductibles, co-payments, and benefit maximums vary by plan. The company pays 80% of the employee only cost and 50% of the dependent cost of the Cigna HMO benefit. Employees pay the difference in premium for Kaiser and POS plans.
<b>Dental</b>	Dental benefits are offered through Blue Cross. Employees can choose between the DMO (similar to the medical HMO) or the PPO plans. The DMO offers specific co-payments for services obtained by a participating provider. The PPO offers both in-network and out-of-network benefits. The company pays 50% of the premium cost.
<b>Vision</b>	Vision benefits are offered through VSP. Employees can visit a participating provider or visit a provider of their choice for reduced out-of-network benefits. The employee is responsible for the entire monthly premium.
<b>Life Insurance</b>	Life insurance is offered through Reliance Standard. The Episcopal Home Communities pays for \$50,000 of life insurance for employees. Employees are not subject to a health screening in order to participate.
<b>Supplemental Life Insurance</b>	Additional term life insurance can be purchased for the employee or his/her spouse for up to \$500,000, or for eligible children up to \$10,000. Premiums are dependent on age & amount of coverage, and are deducted on an after-tax basis.
<b>Supplemental Benefits</b>	Supplemental benefits are available through Colonial. Options include: a Voluntary Hospitalization Plan with benefits when a person is confined to a hospital, and a Critical Illness Plan that pays benefits if diagnosed with specific conditions, an Accident Only Plan that pays specific benefits for injuries incurred during an accident., a Cancer Plan, Voluntary Disability, and Term Life Insurance. Premiums are paid completely by the employee. These plans are designed to be used in conjunction with a health plan.
<b>Health Care Flexible Spending Account</b>	Employees may elect to have pre-tax dollars deducted from their checks to set aside for reimbursement for medical expenses. Reimbursable expenses include co-payments, co-insurance for medical, dental or vision services, over the counter medication and more. Up to \$5,000 may be set aside per year. Expenses must be incurred in the plan year. Enrollment in the company health plan is not required.
<b>Dependent Care Flexible Spending Account</b>	Employees may elect to have pre-tax dollars withheld from their check for dependent care expenses including day care expenses or cost for before/after school care for a dependent that is under 13 or expenses for an overage spouse/dependent who lives with you, but who is mentally or physically incapable of self-care. Up to \$5,000 for a married couple filing jointly, single parent, or head of household or \$2,500 if married filing separately may be set aside.
<b>Employee Assistance Plan</b>	The EAP is a professional counseling and referral service designed to help employees with their professional, job or family problems. The benefit is paid by The Episcopal Home Communities.

<b>Retirement Benefits<sup>1</sup></b>																			
<b>Eligibility</b>	All employees are eligible to begin participating in the retirement benefits on January 1 or July 1 following 1,000 hours of service except as noted below. Employees must be at least 21 years of age by the open enrollment date that service requirements are met. Continued participation in the plan is dependent on meeting service requirements.																		
<b>Benefit Options:</b>																			
<b>Safe Harbor 401(k)</b>	A Safe Harbor 401(k) Plan is available through The Principal. The Episcopal Home Communities contributes 3% of an employee's annual compensation to the 401(k) plan which is immediately vested. The employee may choose to invest the company contribution from a variety of options. The employee may also voluntarily contribute to his/her retirement plan to the maximum allowed by the IRS. The company will match a portion of the employee's contribution. Company contributions are subject to change annually. Vesting of the company match is graduated over 5 years of service (as defined by the plan). Employee contributions are always 100% vested.																		
<b>Time Off</b>																			
<b>Eligibility</b>	Employees who meet the requirements for health benefits are eligible for time off benefits. Eligible part-time employees (working 32-39 hours per week) receive pro-rated benefits.																		
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<b>Holidays</b>	<p>The Episcopal Home recognizes the following national holidays:</p> <ul style="list-style-type: none"> <li>• New Year's Day</li> <li>• Memorial Day</li> <li>• Independence Day</li> <li>• Labor Day</li> <li>• Thanksgiving Day</li> <li>• Christmas Day</li> </ul> <p>Employees also receive 1 floating holiday per year to use at their discretion. Benefit-eligible employees scheduled to work on a recognized holiday will receive a special rate of pay for time worked on that holiday.</p>																		
<b>Personal Time Off (PTO)</b>	<p>Eligible employees begin accruing Personal Time Off (PTO) on the first pay period following 90 days of employment. PTO can be used at the employees' discretion with supervisor approval to take into consideration department needs and requirements.</p> <p>Full-time employees earn PTO at the following rates:</p> <table border="0" style="margin-left: 40px;"> <thead> <tr> <th style="text-align: left;">Years of Service:</th> <th style="text-align: left;">Accrual per Pay Period:</th> <th style="text-align: left;">Annual Accrual:</th> </tr> </thead> <tbody> <tr> <td>0 to 1</td> <td>4.210</td> <td>80 hours/10 days</td> </tr> <tr> <td>2 to 4</td> <td>4.923</td> <td>128 hours/16 days</td> </tr> <tr> <td>5 to 9</td> <td>5.846</td> <td>152 hours/19 days</td> </tr> <tr> <td>10 to 14</td> <td>6.769</td> <td>176 hours/22 days</td> </tr> <tr> <td>15+</td> <td>8.307</td> <td>216 hours/27 days</td> </tr> </tbody> </table>	Years of Service:	Accrual per Pay Period:	Annual Accrual:	0 to 1	4.210	80 hours/10 days	2 to 4	4.923	128 hours/16 days	5 to 9	5.846	152 hours/19 days	10 to 14	6.769	176 hours/22 days	15+	8.307	216 hours/27 days
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<sup>1</sup> Generally the law imposes a maximum limit on the amount of contributions, employee and employer, that can be made to retirement accounts per plan year, excluding earnings and any transfers/rollovers. The total cannot exceed the less of \$41,000 or 100% of your annual compensation. You are responsible for ensuring that your contributions to all your retirement accounts do not exceed legal limits.