# 2027 Employee Benefits Summary

Immanuel

# Our Employees Are Our Best Asset

At Immanuel, we offer a comprehensive total rewards program that helps our employees stay healthy, feel secure, and achieve work-life balance.

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# Eligibility for Health and Welfare Benefits

For new employees who meet the schedule requirements, benefits will begin on the first day of the month following 30 days of employment. Outside of being newly eligible, benefit changes can be made during open enrollment and go into effect on **January 1.**

To make a change outside of the above, an employee needs to have a qualifying event (marital change, birth/adoption of a child, loss/gain of coverage, or the death of a dependent).

Changes and documentation need to be submitted in UKG within 30 days. Instructions on how to submit can be found on the homepage of the Immanuel Benefits website at Immanuel.com/benefits-current-employees.

**Full-time (FT)**

Scheduled 28+ hours per week or part of the Weekend Warrior Program

**Part-time Limited (PTL)**

Scheduled 20-27 hours per week

**Part-time (PT)**

Scheduled 0-19 hours per week

**For a more detailed look at any benefit, visit: Immanuel.com/Benefits-Enrollment or call the Benefits Call Center at 866-831-8002**

Available Monday through Friday, 8 a.m. to 5 p.m. CST

# Customer Service Contact Information

| Benefit | Carrier/Contact | Phone | Web |
|---|---|---|---|
| Immanuel Benefits | Benefit Call Center | 866-831-8002 | www.Immanuel.com/ Benefits-Enrollment |
| Medical | Highmark | 888-601-8329 | www.Highmark.com |
| Dental | Ameritas | 800-487-5553 | www.Ameritas.com |
| Vision | Ameritas | 800-487-5553 | www.Ameritas.com |
| Health Savings Account | Omnify | 844-472-6567 | www.OmnifyBenefits.com |
| Flexible Spending Account | Omnify | 844-472-6567 | www.OmnifyBenefits.com |
| Basic and Voluntary Life/ AD&D Insurance | Reliance Matrix | 800-351-7500 | www.RSLI.com |
| Short Term Disability | Reliance Matrix | 877-202-0055 | www.MatrixAbsence.com |
| Long Term Disability | Reliance Matrix | 877-202-0055 | www.MatrixAbsence.com |
| Employee Assistance Program | HealthJoy (powered by Curalinc) | 888-731-3327 or Support@ MySupportPortal.com | https://EAP.HealthJoy.com |
| Critical Illness Insurance | Reliance Matrix | 877-202-0055 | www.MatrixAbsence.com |
| Accident Insurance | Reliance Matrix | 877-202-0055 | www.MatrixAbsence.com |
| Hospital Indemnity Insurance | Reliance Matrix | 877-202-0055 | www.MatrixAbsence.com |
| 401k/Retirement | Principal | 800-986-3343 | www.Principal.com |

# Health Insurance FT

### Highmark

Our medical plans through Highmark Blue Cross Blue Shield are designed to provide quality coverage, convenience, and flexibility to meet your healthcare needs. For 2027, you can choose between the CoPayGo HDHP, a high-deductible health plan that pairs with a Health Savings Account (HSA), or the CopayGo PPO Plan, which offers predictable copays and no deductible, making it compatible with a Flexible Spending Account (FSA). In addition to comprehensive medical coverage, Highmark provides an integrated healthcare and pharmacy experience, simplifying how you access and manage your benefits. Employees also have access to a dedicated customer service team for personalized support with healthcare questions, claims assistance, and benefit needs.

Download on the App Store

Highmark

GET IT ON Google Play

# HealthJoy App FT PTL PT

HealthJoy connects you to all your benefits in one central app:

- Access all of your benefits in your personalized benefits wallet, including your health insurance cards
- Year-round benefits communications and engagement from your employer
- Free Telemedicine for you and your dependents (regardless of whether you are on Immanuel's health plan or a part-time employee)
- 24/7 access to our in-app AI-powered system, JOY
- Integrated with support from our expert staff
- HealthJoy is the first place to go with benefits and healthcare questions and requests

Download the app to get started. Healthcare Concierge Team is available 24/7 at 877-500-3212 or Support@HealthJoy.com.

Download on the App Store

HealthJoy

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# Wellness Program

FT PTL PT

Immanuel is committed to providing a healthy and safe place to work, where employees are empowered and encouraged to live a healthy lifestyle. The Immanuel FIT Employee Wellness Program's overall goal is to improve the quality of life for Immanuel employees.

We invite and encourage you to take advantage of all the great programs and events we offer.

If you are full-time and participate in Immanuel's Wellness Program, you can also earn a reward if you complete the requirements.

**If you are full-time in your benefit enrollment, choose a reward:**

1. $60 off your medical premium each paycheck ($1,560 annually)

2. $60 deposited to your HSA account each paycheck ($1,560 annually)

3. $60 deposited to your Dependent Care FSA each paycheck ($1,560 annually)

4. $1,000 in FIT Bucks (Access to a gift card catalog that supports your well-being) **Note:** FIT Bucks are paid at the end of each quarter. Awards for newly eligible participants may be prorated based on their eligibility date.

5. Mental Health Well Time Off Days
   **Benefit start date:**
   January to June = 2 days
   July to August = 1 day
   September to December = Not available

Please see the FIT Employee Wellness brochure for complete details on this great benefit and how to qualify. If you are a 2027 new hire or newly benefit-eligible, you are grandfathered to receive the reward in 2027.

# Financial Wellness

FT

## Provided by BrightDime

Improve spending habits, set budgets, and tackle debt reduction. Immanuel offers a confidential tool through BrightDime:

- Unlimited one-on-one confidential financial coaching
- Ask a financial question:
  - Should I take out a 401(k) loan?
  - What is happening with student loans?
  - What to do when encountering an unplanned expense?
  - Can you help me with my budget?
- Link all financial accounts: 401(k), HSA/FSA, bank accounts, mortgage, brokerage account, and more.
- Set goals and track progress to keep moving towards financial security.

# Medical Plans

## Highmark, A Blue Cross Blue Shield Company

| | CoPayGo High-Deductible Health Plan | | | Highmark CopayGo PPO Plan | | |
|---|---|---|---|---|---|---|
| | National Blue Cross Blue Shield Network of Providers | | | National Blue Cross Blue Shield Network of Providers | | |
| **Annual Deductible** | | | | | | |
| | **Enhanced** | **Standard** | **Out of Network** | **Enhanced** | **Standard** | **Out of Network** |
| **Individual** | $1,750 | $3,500 | $5,000 | $0 | $0 | $5,000 |
| **Family** | $3,500 | $7,000 | $10,000 | $0 | $0 | $10,000 |
| **Annual Out-of-Pocket Maximum** | | | | | | |
| | **Enhanced** | **Standard** | **Out of Network** | **Enhanced** | **Standard** | **Out of Network** |
| **Individual** | $6,000 | | $10,000 | $5,000 | | $8,000 |
| **Family** | $10,000 | | $20,000 | $10,000 | | $16,000 |
| **Co-insurance/Co-pays** | | | | | | |
| | **Enhanced** | **Standard** | **Out of Network** | **Enhanced** | **Standard** | **Out of Network** |
| **Preventive Care** | $0 | $0 | 70% after deductible | $0 | $0 | 60% after deductible |
| **Primary Care Physician** | $25 Co-pay, 100% after enhanced deductible | $60 Co-pay, 100% after standard deductible | 70% after deductible | $30 Co-pay | $60 Co-pay | 60% after deductible |
| **Specialist** | $50 Co-pay, 100% after enhanced deductible | $100 Co-pay, 100% after standard deductible | 70% after deductible | $60 Co-pay | $120 Co-pay | 60% after deductible |
| **Urgent Care** | $50 Co-pay, 100% after enhanced deductible | | 70% after deductible | $75 Co-pay | | 60% after deductible |
| **Emergency Room** | $500 Co-pay, 100% after enhanced deductible | | | $650 Co-pay | | |
| **Inpatient Hospital Care** | 100% after $1,500 inpatient Co-pay after enhanced deductible | | 70% after deductible | 100% after $2,700 Co-pay | | 60% after deductible |
| **Outpatient Surgery** | $750 Co-pay, 100% after enhanced deductible | | 70% after deductible | $1,100 Co-pay | | 60% after deductible |
| **Generic Prescriptions** | $10/$70/$130 Co-pay after enhanced eductible, then 100% | | | $10/$35/$70 Co-pay | | |

For a full list of co-pays, visit the medical page at **Immanuel.com/Benefits-Enrollment.**

## Medical Rates Plan

| Plan Description | Per Pay Period Costs | | | |
|---|---|---|---|---|
| | Employee Only | Employee + Spouse | Employee + Children | Employee + Family |
| **Highmark CopayGo PPO Plan** (With Wellness Discount) | $92 ($32) | $313 ($253) | $295 ($235) | $400 ($340) |
| **Highmark CoPayGo HDHP Plan** (With Wellness Discount) | $83 ($23) | $300 ($240) | $280 ($220) | $384 ($324) |

Want to save an additional $60 each pay period on your medical premium?
For information on how the Wellness Reward works, see page 7.

## Find a Doctor

### Highmark

Call 888-601-8329 or go to www.Highmark.com/member/member-guide/find-care.

Prospective members – Research Network Providers and Pharmacy Benefit for both plans:

1. Visit Highmark.com/member/bcbs
2. Select **Find a Doctor**
3. Click "Okay"
4. Add your zip code
5. Search using a plan name
6. Enter "CopayGo" under Pennsylvania

Note: To find providers, select Pennsylvania even if you live in Nebraska or Iowa. This is where our national network access is through.

Search for your prescriptions:

1. Visit www.highmark.com/member/bcbs/medical-drug-formulary
2. Select "Highmark National Select Formulary"
3. Click "Okay"
4. Search "Prescription"

# Dental Insurance FT

## Provided by Ameritas

### Benefits You Receive

Nothing makes a better impression than a great smile, which is why everyone wants beautiful, healthy teeth. Dental insurance can help you maintain that smile through regular cleanings and preventive dental care.

Dental insurance benefits are divided into different service areas, all covered under one plan.

Based on the services performed, the dental coverage has set percentages for each care category. In some cases, a deductible applies. These amounts can vary depending on whether your provider is in network or if the provider's charges are usual and customary.

The "Dental Plan & Services" chart outlines how the plan works and what services are covered.

### Dental Rewards

This dental plan includes a valuable feature called a dental reward, which allows qualifying plan members to carry over part of their unused annual maximum.

A member earns dental rewards by having at least one claim for dental expenses during the benefit year, while staying at or under the threshold amount for benefits received. In addition, a person earning dental rewards who has a claim for services received through the dental PPO network earns an extra reward, called the PPO Bonus.

Employees and their covered dependents may accumulate rewards up to the stated maximum, then use those rewards for any covered dental procedures subject to applicable coinsurance and plan provisions. If a plan member doesn't have a dental claim during a benefit year, all accumulated rewards are lost. But he or she can begin earning rewards again the very next year.

## Dental Plan & Services Included

| Ameritas Benefits Overview | In-Network – Negotiated Rate and Out-of-Network 90th percentile U&C |
|---|---|
| **Deductible per calendar year**<br>(Type 2 and 3)<br>Single:<br>Family:<br>Individual Annual Maximum | <br><br>$50<br>$150<br>$1,500 |
| **Type 1 - Diagnostic and Preventive**<br>(Includes routine oral exams, cleanings, X-rays, fluoride, sealants, and space maintainers)<br>See contract for details. | 100% |
| **Type 2 - Basic Services**<br>(Includes fillings and stainless-steel crowns, endodontics, periodontics, extractions, anesthesia)<br>See contract for details. | 80%-90%-100% |
| **Type 3 - Major Services** (Includes crowns, bridges, dentures, implants, inlays, onlays)<br>See contract for details. | 50% |
| **Orthodontia**<br>Lifetime Maximum | 50%<br>$3,000 |

## Dental Insurance Rates

| Rates Per Pay Period | |
|---|---|
| **Employee Only** | $10.50 |
| **Employee + Spouse** | $19.50 |
| **Employee + Children** | $19.50 |
| **Family** | $31.50 |

# Vision Insurance FT

## Provided by Ameritas

### Benefits You Receive

Vision coverage helps offset the cost of vision care and its materials.

With vision coverage available for you and your family, protecting your eyesight has never been easier or more affordable.

The coverage will provide benefits or discounts for eye exams, lenses, frames, or contacts, and other vision services.

Immanuel's plan includes a vast majority of providers under the VSP network.

## Vision Plan

| Ameritas | In-Network Reimbursement | Out-of-Network |
|---|---|---|
| **Exams** | $10 Copay | $10 Copay up to $45 |
| **Contact Lens Fitting and Evaluation** | $60 Copay | |
| **Frequency** | Once per 12 months | |
| **Materials Copay** | $10 Copay up to $180 | $10 Copay up to $90 |
| **Frequency** | Once per 12 months | |
| **Frames and Lenses** | $10 Copay | |
| **Frequency** | Once per 12 months | |
| **Single Vision** | Covered in full after copayment | Up to $30 |
| **Bifocal** | Covered in full after copayment | Up to $50 |
| **Trifocal** | Covered in full after copayment | Up to $65 |
| **Lenticular** | Covered in full after copayment | Up to $100 |
| **Contact Lenses - Elective (in lieu of glasses)** | Up to $180 | Up to $145 |
| **Contact Lenses - Medically Necessary - in lieu of glasses** | Covered in full | Up to $210 |

## Vision Insurance Rates

| Rates Per Pay Period | |
|---|---|
| **Employee Only** | $3.25 |
| **Employee + Spouse** | $8.75 |
| **Employee + Children** | $7.75 |
| **Family** | $13.50 |

# Life Insurance FT

## Provided by Reliance Standard

### Basic Life and AD&D Insurance

Immanuel provides eligible employees one-time annual salary (maximum $400,000) for group life and accidental death and dismemberment (AD&D) insurance. Basic Life and AD&D Insurance is paid by Immanuel. Voluntary Life is an additional cost paid by employees. Contact HR to update your beneficiary information.

### Identity Theft Protection – WalletArmor®

WalletArmor provides online credit monitoring on the internet's underground economy. You'll know quickly if there is fraudulent activity. You'll receive an alert from InfoArmor letting you know your personal information has been compromised. WalletArmor works with businesses to identify and replace essential cards and documents, and contacts the authorities. WalletArmor stores and secures valuable information for easy retrieval.

# Voluntary Life Insurance FT

Employees who want to supplement their group life insurance benefits may purchase additional coverage. Basic coverage is paid by Immanuel; voluntary coverage is additional. When you enroll yourself and/or your dependents in this benefit, you pay the full cost through payroll deductions.

## Voluntary Life Insurance Rates

Monthly Cost for Each $1,000 of Employee & Spouse Life Insurance Coverage

| Age | <29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59 | 60-64 | 65-69 | 70+ |
|---|---|---|---|---|---|---|---|---|---|---|
| Life | $.078 | $.08 | $.105 | $.105 | $.183 | $.315 | $.528 | $.824 | $1.678 | $2.50 |
| Dependent Children | 14 days to 6 months benefit amount is $1,000.<br>6 months through age 26: $0.48 for the benefit amount of $10,000.<br>Rate is the same regardless of the number of children covered. | | | | | | | | | |

Guaranteed Issue amounts: Employee - $200,000  Spouse - $100,000

# Disability Insurance FT

### Who is Eligible and When

Employees must have one year of service to be eligible for short or long-term disability.

### Benefits You Receive

Immanuel provides full-time employees with short- and long-term disability income benefits, and pays for the full cost of this coverage. If you become disabled from a non-work-related injury or sickness, disability income benefits are provided as a source of income. However, you are not eligible to receive short-term disability benefits if you are receiving workers' compensation benefits.

## Disability Insurance Plan

| | Short-term Disability | Long-term Disability |
|---|---|---|
| **Benefits Begin** | On the 15th day of disability | On the 91st day of disability |
| **Benefits Payable** | Up to 10 weeks paid after 2-week waiting period | Up to normal Social Security Retirement age |
| **Percentage of Income Replaced** | 80% of income | 60% of income |
| **Monthly Maximum Benefit** | None | $7,500 |

Premium Cost:
Employee: $0.00
Immanuel: 100% of premiums

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Reliance Standard

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# Health Savings Account FT

## Provided by Omnify

### Who is Eligible and When

Employees on the Highmark CopayGo High-Deductible Health Plan, are eligible to participate in the Health Savings Account.

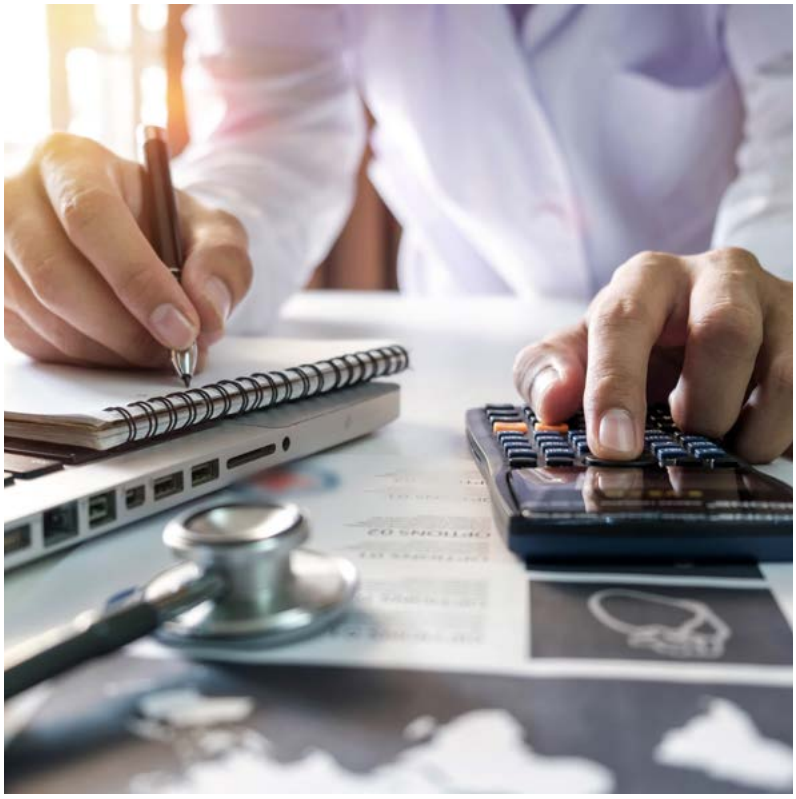
### Benefits You Receive

Health Savings Accounts (HSAs) are a great way to save money and budget for qualified medical expenses. HSAs are tax-advantaged savings accounts that accompany high-deductible health plans (HDHPs). HDHPs offer lower monthly premiums in exchange for a higher deductible (the amount you pay before insurance kicks in).

### Using an HSA

An HSA is managed by the account holder, giving you the choice of when to use your HSA dollars. You can begin using your HSA money as soon as your account is activated and contributions have been made. Contributions to your HSA can be made by anyone, including you, your employer, or a family member; the combined contributions of you and your employer (and anyone else making contributions to your HSA) cannot exceed the HSA maximum contribution limit of $4,500 per individual and $9,000 for a family. Individuals who are age 55 and older can also make additional "catch-up" contributions of up to $1,000 annually.

You can use your HSA account for any purpose, including paying expenses that are not qualified medical expenses. However, you only get the tax benefits of an HSA when you use the account for qualified medical expenses. If you use it for any other purpose, you will be required to pay income tax on the withdrawal, and you may also be required to pay a penalty tax up to 20%, unless you make the withdrawal after you reach age 65, become disabled, or after your death.



# Flexible Spending Account FT

## Provided by Omnify

### Benefits You Receive

Flexible spending accounts (FSAs) provide you with an important tax advantage that can help you pay for health care and dependent care expenses on a pre-tax basis. By estimating your family's health care and dependent care costs for the next year, you can lower your taxable income and save money. You must use your FSA funds during the plan year, or you will lose them. The Highmark CopayGo PPO Health Plan is eligible for an FSA account. The Highmark CopayGo High-Deductible Health Plan is eligible for an HSA account and may elect a limited FSA Health account. (May only be used for dental and vision expenses.)

### Health Care Reimbursement FSA

This program lets Immanuel's employees pay for certain IRS-approved medical care expenses with a pre-tax dollars. The 2027 limit on salary reduction contributions to a health FSA offered under a cafeteria plan is $3,400. You must use your FSA funds during the plan year, or you will lose them. Some examples of eligible expenses include:

- Copays
- Hearing services, including hearing aids and batteries
- Vision services, including contact lenses, contact lens solution, eye examinations, and eyeglasses
- Dental services and orthodontia
- Chiropractic services
- Acupuncture
- Prescription contraceptives

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Omnify

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### Dependent Care FSA

The Dependent Care FSA lets Immanuel's employees use pre-tax dollars toward qualified dependent care, such as caring for children younger than age 13 or caring for elders. The annual maximum amount you may contribute to the Dependent Care FSA is $7,500 (or $2,500 if married and filing separately) per calendar year. Examples include:

- The cost of child or adult dependent care
- The cost for an individual to provide care either in or out of their house
- Nursery schools and preschools (excluding kindergarten)

**Want to save an additional $60 each pay period on your medical premium?**
**See page 7 for more information about Wellness Rewards.**

# Retirement Benefits

FT PTL PT

## Provided by Principal

### Benefits You Receive

To help you prepare for the future, Immanuel sponsors a 401(k) plan as part of its benefits package. As an eligible employee, you may start personally contributing on the first of the month following 30 days. Immanuel's employer contributions start after reaching additional eligibility requirements.

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Principal Financial Group

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### Who is Eligible and When

Employee contributions:

To be eligible to contribute as an "early entrant," employees must be 18 years of age or older and have worked at Immanuel for at least 30 days. Elections may be made to defer salary into a 401(k) account to begin or continue planning for your retirement. Immanuel offers options to contribute on a pre-tax or after-tax (Roth) basis.

# Immanuel Retirement Contribution

Immanuel's mission is to provide Christ-centered services to seniors, each other, and the community. This mission not only applies to the seniors we serve, but to our employees. With that, Immanuel strives to offer a rich retirement benefit to help employees prepare for the future.

### Employee Contributions

Employees can contribute a percentage of their paycheck on the first of the month following 30 days of employment. Likewise, participants must be at least 18 years old to be eligible.

New hires will automatically be enrolled in the retirement plan at a 1% pre-tax contribution rate. As always, employees may adjust their contribution rate or opt out if they choose. Enrollment is done via Principal.com. After creating an account, employees will be walked through what percentage they want to elect, the type (pre-tax or ROTH), investments, beneficiaries, and help rollover any prior 401(k) accounts.

### Employer Contributions

Immanuel also contributes to employee retirement accounts beginning on the first of the month after completing one year of employment. For every dollar an eligible employee contributes, Immanuel will match up to 6% of their salary.

Vesting for employer matching contributions is a 3-year cliff, with employees becoming fully vested after three years of service.

# Critical Illness

FT PTL

## Provided by Reliance Standard

Critical Illness coverage helps provide financial support if you are diagnosed with a covered critical illness. With the expense of treatment often high, seeking the treatment you need could seem like a financial burden. When a diagnosis occurs, you need to be focused on getting better and taking control of your health, not stressing over financial worries.

### Here's How It Works

You choose benefits to protect yourself and any family members if diagnosed with a critical illness. Then, if diagnosed with a covered critical illness, you will receive a cash benefit based on the percentage payable for the condition. You would also be eligible for a wellness benefit. Examples of diagnoses covered include: heart attack, stroke, renal failure, major organ transplant, invasive cancer and others.

# Accident Insurance

FT PTL

## Provided by Reliance Standard

This coverage can help pick up where other insurance leaves off and provide cash to help cover the expenses. With accident insurance from Reliance Benefits, you can gain the advantage of financial support, thanks to the cash benefits paid directly to you. You also gain the financial empowerment to seek the treatment needed to be on the mend.

### Here's How It Works

The coverage pays you cash benefits that correspond with hospital and intensive care confinement. Your plan may also include coverage for a variety of occurrences, such as: dislocation or fracture; ambulance services; physical therapy, and more. The cash benefits can help pay for deductibles, treatment, rent, and more.

# Voluntary Hospital Indemnity

FT PTL

## Provided by Reliance Standard

Everyone knows the importance of having good medical coverage. Even those who may feel confident in their health insurance choices may still become future victims of unexpected hospital costs: Nearly 35 million people were admitted to U.S. hospitals in 2021.

Reliance Standard offers Voluntary Hospital Indemnity (VHI) coverage to help cover those costs, along with the convenience of easy guaranteed-issue coverage. Every VHI plan covers hospital admission and daily room and board expenses.

### Benefits

- Guaranteed coverage, with no medical underwriting
- Convenient payroll deduction
- No pre-existing conditions, mental/nervous/substance abuse exclusions or limitations

# Mental Health Resources

FT PTL PT

## Provided by HealthJoy

Immanuel is partnering with HealthJoy (Powered by Curalinc) Employee Assistance Program (EAP). EAP is a free, confidential benefit for employees and their immediate family members to assist with a wide range of personal and professional concerns. We all experience stress in our lives related to family and relationships, work-life balance, substance abuse, or mental health concerns like anxiety and depression. It can be helpful to have a professional to turn to for guidance, support, resources and referrals that we might not come across on our own.

HealthJoy EAP offers expert guidance to help address and resolve everyday issues. Access support whenever, wherever is most convenient for you. Ways to access:

- Access EAP via the HealthJoy App
- Company Code: Immanuel
- 888-731-3327 – In-the-moment support from a licensed clinician 24/7/365
- Email Support@MySupportPortal.com
- Text 'support' to 51230
- Utilize Textcoach – Personalized coaching on a desktop or mobile
- Digital group support – Attend an anonymous group support session

When you contact HealthJoy EAP, you'll speak directly to a licensed counselor. The intake process will include an experienced clinician gathering information about you and the nature of your concern. The counselor will then coordinate the most appropriate resources that best meet your needs.

EAP is 100% confidential. No one, including your employer, will know that you have used HealthJoy EAP services. If you have been "formally" referred by your supervisor, they will only be advised of your follow-through with the recommendations made, not the details of your situation. Exceptions to confidentiality may apply by law if there are concerns regarding your safety or the safety of others.

**You can contact HealthJoy 24 hours a day toll-free at 877-731-3327 or visit their website at www.EAP.HealthJoy.com**

# Legal Consultation

FT PTL PT

## Provided by HealthJoy

In addition to mental health service, HealthJoy EAP provides a cost-effective way to help assist with your legal needs:

- Unlimited access. Access the service an unlimited number of times for unique issues.
- Free in-person legal consultation. Free 30-minute face-to-face consultation with one of over 20,000 experienced attorneys across the country.
- Free telephonic legal advice. HealthJoy EAP provides immediate, free telephonic legal advice with an experienced private practice attorney from the member's home state.

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HealthJoy

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# Paid Time Off FT

### Immanuel Recognizes the Following Holidays:

- New Year's Day (January 1)
- Memorial Day (Last Monday in May)
- Juneteenth (June 19)
- Independence Day (July 4)
- Labor Day (First Monday in September)
- Thanksgiving (Fourth Thursday in November)
- Christmas (December 25)

In addition, eligible employees receive up to two floating holidays. If you are a new hire and your hire date is January 1 – June 30, you receive two floating holidays. If your hire date is July 1 – December 31, you will receive one floating holiday. Floating holidays are taken in 8-hour increments and must be used in the year in which they are earned. They will not be carried over or paid out if the employee becomes non-benefit eligible or at the separation of employment. Employees may take floating holidays on any date or for any reason, as long as it is approved by their manager. Requests for time off are submitted by the employee via Ulti-Pro.

### Paid Time Off Accrual

For full-time employees, PTO begins accruing on your start date and continues to accrue each pay period.

Part-time employees begin accruing PTO after working a total of 80 hours.

A detailed chart outlining accrual rates, total days per year, and accruals based on years of service is available in UKG under Company Info. This document also includes the maximum amount of PTO that can be accrued per pay period.

### Eligibility

All employees are eligible for PTO. To see your accrual rate please view UKG and the Company Info page.

### New and Rehired Employee

The paid holidays benefit begins for a new or rehired employee on the first day of employment.

### Holiday Pay

All non exempt (hourly) benefit-eligible employees who are scheduled off on an observed holiday will automatically have eight holiday hours paid. If a nonexempt employee does work a holiday, the employee is paid for the holiday (8 hours), plus the shift worked on the holiday.

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UKG Pro

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# Parental Leave Paid Time Off FT

### Benefits You Receive

At Immanuel, work-life harmony is an important part of our culture. We offer up to 2 weeks of 100% pay to new parents to support this initiative. These 2 weeks (80 hours) are based on scheduled hours for eligible employees following the birth or an adoption. Eligibility for parental leave requires at least 12 months of service completed before the birth or adoption, worked at least 1,250 hours in the previous 12 months, and be scheduled as a full-time employee (minimum schedule of 28 hours per week). See Immanuel's policy for additional details.

# Additional Immanuel Perks

### Nationwide Pet Insurance

- 90% reimbursement on vet bills!
- Employees enjoy preferred pricing with multi-pet discounts.
- Free 24/7 access to vet helpline ($150 value).
- No network, keep your same vet.
- Access to VitusVet app to file claims.

### Access Discount Program

Access discounts using a desktop or mobile app for local discounts, hotel discounts, theme parks, car rentals, shopping deals, and much more!

### Adoption Assistance

Adoption is an exciting time for families, and Immanuel wants to support employees and their families as they proceed through the process. We recognize that along with the joy, the adoption process can also be stressful and require a financial commitment. Immanuel offers the Adoption Assistance program to provide financial assistance to help cover some of the costs of legally adopting a child, as well as emotional support through the EAP. Immanuel will reimburse eligible adoption expenses up to $3,000 per eligible adoption, up to two adoptions.

### Immanuel's Family Discount (Years of Service Rent Discount)

When you join the Immanuel family, you become part of something bigger, part of many hands serving together. When you choose to share your talents with us year after year, we are excited to demonstrate what it really means when Immanuel says here for YOU (our people), not for profit. Through Immanuel's Family Discount benefit, when you share your talent with us for 10 consecutive years, you are personally eligible to receive 10% off your monthly fees should you choose to live in any Immanuel Signature or Lifestyle Village community at any point after your 10 consecutive years of service. This benefit never expires. For instance, should you share your talents with us for a decade, retire and travel, and then decide to return to the Immanuel family as resident, we will happily extend this 10% to you.

Download on the App Store

Access Perks

GET IT ON Google Play

# Helping Hands FT

The Helping Hands & Living the Mission Program was established to provide assistance to employees during difficult times/situations. As employees, we are the ones who lend an ear or a helping hand, offer a friendly smile, or say a kind word to residents every day. However, sometimes we need help, or we have a co-worker who needs help. As a part of our servant attitude and "Christ-Centered Service to Seniors and Each Other," we are able to help each other through this program. There are two parts to the program: the first is the Helping Hands Assistance Fund, which provides monetary assistance to pay expenses on behalf of the current employee. The second part is the Paid Time Off Assistance program which provides assistance to pay a portion of unpaid time off during an unexpected medical leave or family crisis where PTO or short-term income is not available.

To learn more information about the Helping Hands Program, as a donor or a recipient, please visit ImmanuelBenefits.com and click on the tab, Additional Immanuel Perks.

# Volunteer Time Off (VTO) FT

Our mission is "Christ-Centered Service to Seniors, Each Other, and the Community". We encourage employees to model this through service in the community.

All full-time employees (scheduled 28 hours or more) will earn 1 day (up to 8 hours) of VTO per calendar year. This VTO may be taken in half-day (4 hours) or full-day (8 hours) increments and is paid at the employee's regular rate of pay.

Examples of appropriate uses of VTO include:

- Volunteering at a food bank
- Cleaning up a park or trail
- Serving as a mentor or coach through a mentorship program
- Volunteering at a local hospital
- Volunteering at a school

# Immanuel Continuing Education Assistance Program FT

As part of the Immanuel family, your continued personal development is extremely important to us. We strive to continue to grow as an organization, and continued employee development is a key element to that growth. Education assistance is one avenue to provide this ongoing development.

The Continuing Education Assistance Program will provide up to a maximum of $5,250 per calendar year for tuition, fees, and registration expenses. Individual courses must be part of a continuing education and developmental program. This does not include the cost of books or late and penalty fees. Eligible participants must have 6 months of full-time service with Immanuel. Documented covered expenses will be paid to the employee upon approval of the course or certification (on the next paycheck).

Required Notices (CHIP, HIPAA Special Enrollment Notice, Women's Health & Cancer Act of 1998, Important Notice about your Prescription Drug Coverage & Medicare can be found at ImmanuelBenefits.com.

The information in this Benefits Summary is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Summary was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Benefits Summary and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this summary, contact HR.

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