

**I'mmanuel**



Benefits  
**Summary**

2024



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



Our  
Employees  
Are Our  
Best **Asset**

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### Benefits Call Center

(866) 831-8002  
Monday - Friday  
8:00 a.m.-5:00 p.m. CST  
[ImmanuelBenefits.com](http://ImmanuelBenefits.com)

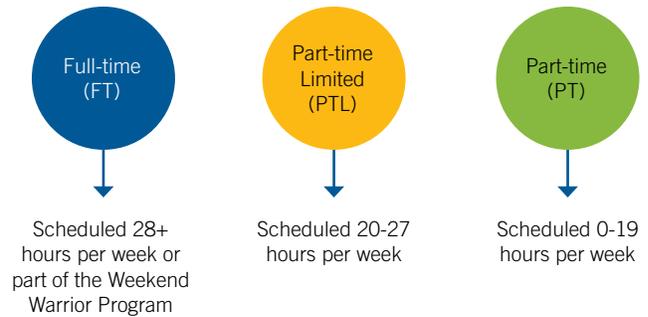
For a more detailed look at any benefit, visit: [ImmanuelBenefits.com](http://ImmanuelBenefits.com)

# 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 January 1.

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

Changes and documentation need to be submitted into UKG within 30 days. Instructions on how to submit can be found on [ImmanuelBenefits.com](http://ImmanuelBenefits.com) and on the “Enrollment and FAQ” Page.



## Customer Service Contact Information

Benefit	Carrier/Contact	Phone	Web
Immanuel Benefits	Benefit Call Center	866-831-8002	<a href="http://www.immanuelbenefits.com">www.immanuelbenefits.com</a>
Medical	Aetna	888-416-2277	<a href="http://www.aetna.com">www.aetna.com</a>
Medical	SimplePay Health	800-606-3564 or <a href="mailto:healthvalet@simplepayhealth.com">healthvalet@simplepayhealth.com</a>	<a href="http://www.simplepayhealth.com">www.simplepayhealth.com</a>
Dental	Ameritas	800-487-5553	<a href="http://www.ameritas.com">www.ameritas.com</a>
Vision	Ameritas	800-487-5553	<a href="http://www.ameritas.com">www.ameritas.com</a>
Health Savings Account	Optum	800-243-5543	<a href="http://www.optumbank.com">www.optumbank.com</a>
Flexible Spending Account	Optum	800-243-5543	<a href="http://www.optumbank.com">www.optumbank.com</a>
Basic and Voluntary Life/AD&D Insurance	Reliance Matrix	800-351-7500	<a href="http://www.rsli.com">www.rsli.com</a>
Short Term Disability	Reliance Matrix	877-202-0055	<a href="http://www.matrixabsence.com">www.matrixabsence.com</a>
Long Term Disability	Reliance Matrix	877-202-0055	<a href="http://www.matrixabsence.com">www.matrixabsence.com</a>
Employee Assistance Program	HealthJoy (powered by Curalinc)	888-731-3327 or <a href="mailto:support@mysupportportal.com">support@mysupportportal.com</a>	<a href="https://eap.healthjoy.com">https://eap.healthjoy.com</a>
Critical Illness Insurance	Reliance Matrix	877-202-0055	<a href="http://www.matrixabsence.com">www.matrixabsence.com</a>
Accident Insurance	Reliance Matrix	877-202-0055	<a href="http://www.matrixabsence.com">www.matrixabsence.com</a>
Hospital Indemnity Insurance	Reliance Matrix	877-202-0055	<a href="http://www.matrixabsence.com">www.matrixabsence.com</a>
401k/Retirement	Principal	800-986-3343	<a href="http://www.principal.com">www.principal.com</a>
KnovaSolutions	KnovaSolutions Call Center	800-355-0885	<a href="http://www.hcmsgroup.com/knovasolutions">www.hcmsgroup.com/knovasolutions</a>

# Health Insurance

## SimplePay

SimplePay Health simplifies your healthcare experience through concierge customer service, streamlined plan design, access to Aetna's broad network, and price transparency enabled through smart technology.

As a SimplePay Health member, you will be able to know the cost of services ahead of time, identify the highest-quality physicians in your area, and receive one consolidated statement for services. This is a copay plan design with no deductible. Participants in this plan are not eligible to contribute to an HSA, but can contribute to a Flexible Savings Account (FSA).



## Broad Network

The Broad Network offers Aetna's full network (choice plus).

After reaching the deductible, the plan pays 100% except for copays on primary care and specialists visits, emergency room and urgent care visits, outpatient therapy, and prescription drugs. Also, the insurance company covers preventive care services at 100% under the broad network plan. Preventive care includes, but is not limited to, annual well check physicals, screenings, and immunizations, before and after the deductible is met.



# HealthJoy App



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 if 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](mailto:support@healthjoy.com).



# Wellness Program



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 employees of Immanuel.

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

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

In your benefit enrollment, choose a reward:

- \$60 off your medical premium each paycheck
- \$60 deposited to your HSA account each paycheck
- \$60 deposited to your Dependent Care FSA each paycheck
- \$1,000 in FIT Bucks (Access to a gift card catalog that supports your well-being)
- 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 2024 new hire or newly benefit eligible, you are grandfathered to receive the reward in 2024.

# Financial Wellness



New for 2024! 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:
  - o Should I take out a 401(k) loan?
  - o What is happening with student loans?
  - o What to do when encountering an unplanned expense?
  - o Can you help me with my budget?
- Link all financial accounts: 401k, HSA/FSA, bank accounts, mortgage, brokerage account, and more.
- Set goals and track progress to keep moving towards financial security.



# Medical Plans:

	Broad Network		SimplePay		
	Full Network of providers		Full Network of provider – extra discount when you pick high quality but lower cost providers		
<b>Annual Deductible</b>					
	In-Network	Out-of-Network			
Individual	\$2,500	\$5,000	\$0	\$0	\$0
Family	\$5,000	\$10,000	\$0	\$0	\$0
<b>Annual Out-of-Pocket Maximum</b>			<b>Tier 1</b>	<b>Tier 2</b>	<b>Tier 3</b>
	In-Network	Out-of-Network			
Individual	\$4,000	\$10,000	\$3,500	\$3,500	\$3,500
Family	\$8,000	\$20,000	\$7,000	\$7,000	\$7,000
	You Pay		You Pay		
<b>Co-insurance/Co-pays</b>			<b>Tier 1</b>	<b>Tier 2</b>	<b>Tier 3</b>
Preventive Care	\$0		\$0	\$0	\$0
Primary Care Physician	\$25 Co-pay after Deductible		\$25	\$40	\$60
Specialist	\$50 Co-pay after Deductible		\$55	\$80	\$120
Urgent Care	\$75 after Deductible		\$55	\$105	\$120
Emergency Room	\$150 Co-pay after Deductible		\$650	\$650	\$650
Inpatient Hospital Care	Deductible and Co-insurance		\$2,700	\$3,000	\$3,500
Outpatient Surgery	Deductible and Co-insurance		\$880	\$1,170	\$1,950

For a full list of co-pays, visit the medical page at [ImmanuelBenefits.com](http://ImmanuelBenefits.com)

# Medical Rates:

Plan Description	Per Pay Period Costs			
	Employee Only	Employee + Spouse	Employee + Children	Employee + Family
SimplePay Plan (With Wellness Discount)	\$63 (\$3)	\$215 (\$155)	\$200 (\$140)	\$246 (\$186)
Broad Network Plan (With Wellness Discount)	\$97 (\$37)	\$325 (\$265)	\$302 (\$242)	\$370 (\$310)

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:

### SimplePay:

Health Pro Contact Information:  
800-606-3564 or  
healthvalet@simplepayhealth.com

Health Pros will be available for the following services:

- Providing provider tiers
- Providing Tier 1 provider recommendations
- Providing pricing for services (doctor visits, surgeries, therapies, etc.)
- Providing pharmacy tiers
- Providing prescription pricing

### Aetna Broad Network:

1. Go to the Aetna website: [www.aetna.com/docfind](http://www.aetna.com/docfind) and click "Find a doctor"
2. Enter zip code
3. Select the Plan: Aetna Choice POS II (Open Access)
4. With the Aetna Broad Network, you can also use the the "HealthJoy" app to find a doctor



# Dental Insurance FT

## Benefits You Receive

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

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

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

The “Dental Plan & Services” chart outlines how the plan works and what types of services are covered.

## Dental Rewards

This dental plan includes a valuable feature that allows qualifying plan members to carryover part of their unused annual maximum. This is called a dental reward.

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, and 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 (Type 2 and 3) Single: Family: Individual Annual Maximum	\$50 \$150 \$1,500
Type 1 - Diagnostic and Preventive (Includes routine oral exams, cleanings, X-rays, fluoride, sealants, and space maintainers) See contract for details.	100%
Type 2 - Basic Services (Includes fillings and stainless-steel crowns, endodontics, periodontics, extractions, anesthesia) See contract for details.	80%-90%-100%
Type 3 - Major Services (Includes crowns, bridges, dentures, implants, inlays, onlays) See contract for details.	50%
Orthodontia Lifetime Maximum	50% \$3,000

# Dental Insurance Rates

## Rates Per Pay Period

Employee Only Employee + Spouse Employee + Children Family	\$9.50 \$18.00 \$18.00 \$30.00
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# Vision Insurance

## 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 Eval.	\$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	<b>Covered in full</b>	<b>Up to \$210</b>

# Vision Insurance Rates

Rates Per Pay Period

Employee Only	\$2.60
Employee + Spouse	\$8.00
Employee + Children	\$7.00
Family	\$12.50



# Life Insurance



## Reliance Standard

### Basic Life and AD&D Insurance

Immanuel provides eligible employees one times annual salary (maximum \$400,000) of 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



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

through payroll deductions. You can purchase coverage up to 5x your annual salary. Your coverage can be purchased in \$5,000 increments. Minimum coverage is \$10,000 and maximum coverage is \$500,000.

## Voluntary Life Insurance Rates

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

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

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

Please visit [ImmanuelBenefits.com](http://ImmanuelBenefits.com) and the “Disability and Leave of Absences” page for instructions on how to file a leave.

# 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	60% of income	60% of income
Monthly Maximum Benefit	\$7,500	\$7,500

Employee pays: no cost to employee

Immanuel pays: 100% of premiums



# Health Savings Account FT

## Optum

### Who is Eligible and When

Employees on the Broad Network plans, the high deductible plans, 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).

Want to save an additional \$60 each pay period on your medical premium? Page 7 explains our wellness reward.

### 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 \$4,150 per individual and \$8,300 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

## Optum

### 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 SimplePay Health plan is eligible for an FSA account. The Broad Network are 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 2024 limit on salary reduction contributions to a health FSA offered under a cafeteria plan is \$3,050. You must use your FSA funds during the plan year, or you will lose them. Some examples of eligible expenses include:

- 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

### 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 \$5,000 (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 your 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



## 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 the first of the month following 30 days. Immanuel's employer contributions starts after reaching additional eligibility requirements.



## Who is Eligible and When

Employee contributions:

To be eligible to contribute as an "early entrant," employees must be 19 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 at pre-tax or after-tax (roth) basis.

# Immanuel Retirement Contribution

## Employer Contributions:

To be eligible, participants must be age 19, complete 1,000 hours in the specified 12-month period, have one full year of service, and active employment on the last day of Plan Year. Eligible employees enter the plan January 1 or July 1 once they have met the eligibility.

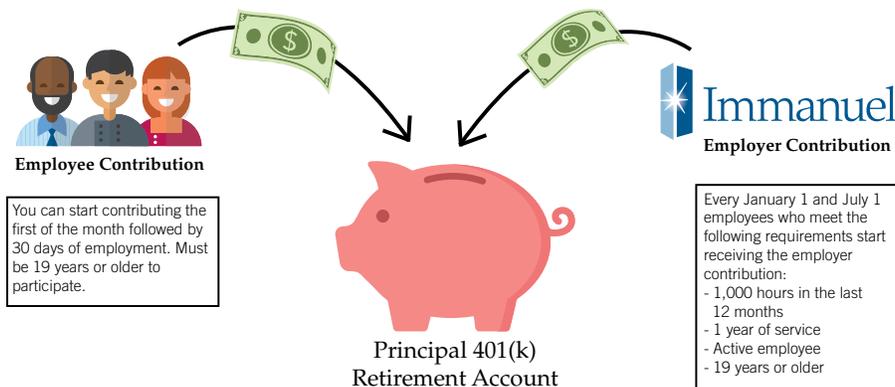
50% of your contribution up to the first 6% of your salary\*

Safe Harbor – 3%\* (an automatic contribution regardless if contributing)

\*Following meeting eligibility criteria

By saving on a pre-tax basis, you can reduce the taxes you pay today and delay paying taxes on the money you save, as well as your account earnings, until you withdraw the money from the plan.

In addition to your contributions, Immanuel helps you save by matching the money. You vest, or gain ownership, in the matching contributions from Immanuel based on the schedule below.



You can start contributing the first of the month followed by 30 days of employment. Must be 19 years or older to participate.

Every January 1 and July 1 employees who meet the following requirements start receiving the employer contribution:

- 1,000 hours in the last 12 months
- 1 year of service
- Active employee
- 19 years or older

Employer Contribution:

- Automatic 3% contribution regardless of contributing (called Safe Harbor)
- Match 50% of your contribution up to the first 6%

3% + 3% = 6% (maximum employer contribution)

# Critical Illness



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. Examples of diagnoses covered include: heart attack, stroke, renal failure, major organ transplant, invasive cancer and others.

# Accident Insurance



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 be used to help pay for deductibles, treatment, rent and more.

# Voluntary Hospital Indemnity



Everyone knows the importance of having good medical coverage. The fact is, 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
- Wellness benefit available

# Mental Health Resources



Effective November 1, 2023, 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 a question to [support@mysupportportal.com](mailto: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 you can visit their website at [www.eap.healthjoy.com](http://www.eap.healthjoy.com)



Learn more about the mental health assistance and resources available to all Immanuel employees.



# 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 separation of employment. Floating holidays may be taken by employees on any date or for any reason, as long as approved by their manager. Requests for time-off are submitted by the employee via Ulti-Pro.

## Paid Time-Off Accrual

Paid time-off begins accruing upon start date for full-time employees and is accrued each pay period and may be used as accrued or saved. A complete chart of accruals, total days per year, and years of service is available and explains how accrual works for each FTE status and non-exempt and exempt employees. The Paid Time-Off Accrual Chart is located in UltiPro under My Company then Company Info.

## Eligibility

Employees in the following employment classifications are eligible to participate in the paid holidays:

- Regular full-time employees (classified as a .7 – 1.0 FTE)
- Regular part-time employees (classified as a .7 FTE)

## 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.



# Parental Leave Paid Time-Off FT

## Benefits you receive

At Immanuel, work-life harmonization is an important part of our culture. To support this initiative, we offer up to 2 weeks of 100% pay to new parents. These 2 weeks (80 hours) are based on scheduled hours to eligible employees following the birth or an adoption. Eligibility for parental leave is at least 12 months of

service completed prior to 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

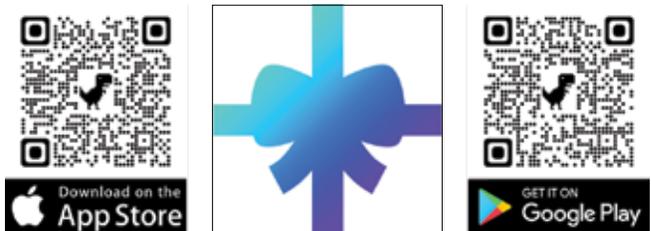
Access discounts using a desktop or mobile app for local discounts, hotel discounts, theme parks, car rentals, shopping deals and much more!

## 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 2 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.



Visit [ImmanuelBenefits.com](http://ImmanuelBenefits.com) and the "Additional Immanuel Perks" page to learn more about these great programs.

# Helping Hands

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 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 that 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](http://ImmanuelBenefits.com) and click on the tab, Additional Immanuel Perks.

# Volunteer Time-Off (VTO)

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 (4 hours) or full (8 hours) day 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

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 service with Immanuel. Documented covered expenses will be paid to the employee upon approval of the course or certification (on the next pay check).



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](http://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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