



LutheranLiving Services
Summary of Benefits as of 11/1/2015

Employment Classification

Your employment classification is used to determine the benefits that will be made available to you as part of your employment with LutheranLiving Services.

- ◆ **Regular full-time** employees are routinely scheduled to work at least 75 hours per pay period on a continuing basis and are eligible to participate in all benefit programs.
- ◆ **Regular part-time** employees are routinely scheduled to work between 37.5-74 hrs per pay period on a continuing basis and are eligible to participate in most benefit programs.
- ◆ **Part-time** employees are routinely scheduled to work less than 37.5 hours per pay period) and may participate in select benefit programs.
- ◆ **Pool** status employees are not eligible to participate in most employee benefit programs.

<u>Benefit</u>	<u>REG</u>		<u>PT</u>	<u>Pool</u>	<u>When</u>	<u>*Comments</u>
	<u>FT</u>	<u>PT</u>				
Vacation Accrual	Yes	Yes	No	No	1 year*	90 days for exempt staff
Personal Hours Accrual	Yes	Yes	No	No	90 days	Up to 7 days (56 hours) per year.
Holiday premium pay (1.5x)	Yes	Yes	Yes	Yes	Immediate	6 recognized holidays
Holiday Hours	Yes	Yes	No	No	Immediate	
403(b) - employee contributions	Yes	Yes	Yes	Yes	Immediate	
403(b) - employer contributions	Yes*	Yes*	Yes*	Yes	Jan 1 or July 1*	must be 21, complete one year of service and work 900 hours – Can start contribution immediately
Medical Insurance	Yes	Yes	No	No	60 days	
Dental Insurance	Yes	Yes	No	No	60 days	
Vision Insurance	Yes	Yes	No	No	60 days	
Group Term Life & AD&D	Yes	Yes*	No	No	60 days	must work a minimum 18.75 hrs/week
Short Term Disability Insurance	Yes	Yes	No	No	60 days	must work a minimum 20 hrs/week
Long Term Disability Insurance	Yes*	Yes*	No	No	90 days	Exempt employees only—30 hrs + per week
Supplemental Insurance Programs	Yes	Yes	No	No	60 days	
Long Term Care Insurance	Yes	Yes	No	No	Immediate	
Section 125 - Premium Only Plan and Flexible Spending Accounts	Yes	Yes	No	No	Immediate*	60 day waiting period for the medical spending account
On-site Children’s Center	Yes	Yes	Yes	No	Immediate*	Subject to space availability
Education Assistance (Scholarship)	Yes	Yes	No	No	1 yr of service	
Employee Assistance Plan	Yes	Yes	Yes	Yes	Immediate	Family members can utilize benefit
Leave of Absence	Yes	Yes	Yes	No	90 days*	FMLA requires minimum 1 year of service and 1,000 hours worked
Bereavement and Funeral Leave	Yes	Yes	No	No	Immediate	
Jury Duty	Yes	Yes	Yes	No	Immediate	
Military Leave	Yes	Yes	Yes	Yes	Immediate	
Time Off to Vote	Yes	Yes	Yes	Yes	Immediate	
Direct Deposit Payroll	Yes	Yes	Yes	Yes	Immediate	
Worker’s Compensation	Yes	Yes	Yes	Yes	Immediate	
Unemployment Compensation	Yes	Yes	Yes	Yes	Immediate	

Vacation

LutheranLiving Services offers Regular full-time and regular part-time employees who work a minimum of 18.75 hours per week earn vacation hours. You accrue vacation benefit hours on a prorated basis for each hour paid (excluding overtime and on call hours) up to a maximum of 80 hours per pay period. To reward long-term service, the vacation benefit accrual factor increases at both five and ten years of service. The maximum allowable accumulation of vacation is two times your annual maximum. Once a year employees may be allowed the option to request vacation pay in lieu of time off.

- **Non-exempt (hourly) employees** accrue vacation as follows and are eligible to begin using vacation after one year of service.

Length of Service	Accrual Factor	Maximum Annual Accrual	Maximum Benefit Accrual
0 – 4 years	.0384615	2 weeks (80 hours)	160 hours
4 – 9 years	.0576923	3 weeks (120 hours)	240 hours
9+ years	.0769230	4 weeks (160 hours)	320 hours

- **Exempt (salaried) employees** accrue vacation as follows and are eligible to use vacation after 90 days of employment.

Length Of Service	Accrual Factor	Maximum Annual Accrual	Maximum Benefit Accrual
0 – 4 years	.0576923	3 weeks (120 hours)	240 hours
4 – 9 years	.0769230	4 weeks (160 hours)	320 hours
9+ years	.0961538	5 weeks (200 hours)	400 hours

Personal Days

LutheranLiving Services offers Regular full-time and regular part-time employees who work a minimum of 18.75 hours per week earn personal days. Personal days may be used for illness, vacation and other paid time off. Your benefit hours accrue on a prorated basis for each hour paid (excluding overtime and on call hours). You accrue personal time at an accrual factor of **0.026923** which allows up to seven personal days (56 hours) per year. Personal time can accumulate to a maximum of 60 days (480 hours). The accrual calculation will start after 90 days of employment.

Holidays

LutheranLiving Services observes seven legal holidays:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

Non-exempt (hourly) employees who are required to work on the recognized holidays observed by LutheranLiving Services will be paid at time and one half their base rate of pay.

Regular full-time and regular part-time employees who are scheduled to work a minimum of 18.75 hours per week are eligible to receive time off with pay (up to a maximum of 8 hours) for the recognized holiday. If you work on the holiday, your supervisor will attempt to schedule an alternate day off within the pay period. If an alternate day off cannot be arranged, your supervisor may authorize for you to receive the holiday pay in lieu of time off. To receive holiday pay you must work the last day immediately preceding the holiday and your first

scheduled workday immediately following the holiday unless an absence was approved in advance. Holiday pay and Holiday premium pay (where applicable) will start immediately after date of hire.

403(b) Tax Deferred Annuity Plan – Principal Financial Group

LutheranLiving Services offers a 403(b) Tax Deferred Annuity Plan to all employees. Principal Financial Group has been chosen as the record keeper for our plan. The plan features the following components:

➤ **Employee Contributions:**

You are eligible to make voluntary contributions to the plan immediately. Your voluntary contributions are always 100% vested and you may “opt out” or change this automatic salary deferral in writing at anytime.

➤ **Employee Voluntary Catch-up Contributions:** If you have met the annual IRS deferral limit for the calendar year and are 50 years or older, you may be eligible to contribute a catch-up deferral. You must re-enroll each calendar year during the Annual Open Enrollment.

➤ **Employer Match:**

To earn an Employer Match, you will be eligible to become a Plan participant on January 1st or July 1st following completion of one year of service, obtaining 900 paid hours and attaining age 21. After satisfaction of these eligibility requirements, LutheranLiving Services will match your contributions dollar-for-dollar up to three percent (3%) of your compensation.

Medical, Prescription Drug Benefit, Dental and Vision Insurance

- **Eligibility:** Regular full-time and regular part-time employees who work a minimum of 18.75 hours per week are eligible to participate in our health insurance program.
- **Enrollment:** Your enrollment application(s) for the health insurance programs must be received in the Employee Services Department within your initial 60-day eligibility period or you may be denied coverage.
- **Effective date of coverage:** Coverage will begin the first of the month following 60 days of employment and/or eligibility.
- **Declining (Waive) Enrollment:** If you decline (waive) enrollment for yourself or your dependents (dependent spouse and/or dependent children) because of other insurance coverage after the 60-day eligibility period, you may in the future be able to enroll yourself, dependent spouse and/or dependent children in these plans during the Annual Open Enrollment period held once each year.
- **Qualifying Events:** If you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll your spouse and/or dependents, provided that you request enrollment within 30 days after the marriage, birth, adoption or placement for adoption. Contact the Employee Services Department regarding enrollment forms and information.
- **Coverage options:** You can choose to waive coverage, or you can choose to select single coverage for yourself, coverage for employee plus one (spouse or dependent), or family (spouse, and/or more than one dependent).
- **Definition of Dependents (Spouse and children):** The subscriber’s legal spouse or a child of the subscriber. The term child includes any of the following: natural child, stepchild, legally adopted child, child placed for adoption, child for whom legal guardianship has been awarded, child of enrolled dependent child (grandchild) until the enrolled dependent who is the parent turns 18 years old. Continued coverage for 18, 29 or 36 months under COBRA legislation may be available, as allowed by law, however you must pay the full monthly premium cost (employee and employer costs). *You will be responsible for remitting the monthly premium payment in a timely manner or your coverage may be cancelled due to non-payment.*

In the event you are on a unpaid Leave of Absence (LOA), *you* are responsible for remitting the monthly premium payments for your elected benefits or your coverage may be cancelled due to non-payment. Please make arrangements with Employee Services to review.

- **Medical** – We offer a preferred provider organizations (PPO) plan through Wisconsin Physician Services (WPS). Regular Full-time and Regular Part-time employees working a minimum of 18.75 hours per week are eligible to participate. Benefits are subject to deductibles and co-insurance for in-network and out-of-network providers. *See the Summary of Benefits and Coverage or Summary Plan Description for further details on the plan.*
- **Prescription Drug Benefit** – The Wisconsin Physician Services (WPS) Pharmacy is contracted through ExpressScripts. *See the Summary of Benefits and Coverage or Summary Plan Description for further details on the plan.*
- **Dental** – Delta Dental of Wisconsin is a dental preferred provider organization (PPO) plan where you may see any dentist you wish. Benefits are subject to deductibles and co-insurance. However, when you select an in-network Delta Dental dentist you are guaranteed the fullest benefits of your program. Participating dentists agree to a reduced fee schedule that saves out-of-pocket expense for you.
- **Vision** - The vision coverage is offered through Delta Vision that includes a eye exam every 12 months. The network provider is EyeMed Vision Care.

Medical Insurance, Prescription Drug Benefit, Dental & Vision Premium Rates

Wisconsin Physician Services Effective 11/1/15	Coverage Tier	FT & RPT (60+hrs) Monthly Employee Cost	Bi-weekly Payroll Deduction	RPT (37.5-59 hrs) Monthly Employee Cost	Bi-weekly Payroll Deduction
Wisconsin Physician Services PPO Plan \$4,000 deductible ** (See below) Out-of-pocket limits (See below) \$30/\$50 per visit co-payments \$10 copay TeleHealth \$10/\$30/\$60 prescription drug benefit	Single	\$165.07	\$82.54	\$231.09	\$115.55
	E + S	\$330.13	\$165.07	\$462.18	\$231.10
	E + Chld	\$330.13	\$165.07	\$462.18	\$231.10
	Family	\$462.19	\$231.10	\$647.06	\$323.53
Wisconsin Physician Services PPO Plan Tobacco User Rates	Single	\$231.09	\$115.55	\$297.12	\$148.56
	E + S	\$462.18	\$231.10	\$594.23	\$297.12
	E + Chld	\$462.18	\$231.10	\$594.23	\$297.12
	Family	\$647.06	\$323.53	\$831.93	\$415.97
Delta Dental of Wisconsin (PPO Plan)	Single	\$6.22	\$3.11	\$8.73	\$4.36
	2 person	\$12.57	\$6.29	\$17.64	\$8.82
	Family	\$24.17	\$12.09	\$33.94	\$16.97
Delta Vision – Eye Med Vision Network	Single	\$6.74	\$3.37	\$6.74	\$3.37
	2 person	\$12.84	\$6.42	\$12.84	\$6.42
	Family	\$20.14	\$10.07	\$20.14	\$10.07

**** Deductible – Medical only: Employee is responsible for the first \$2,000 of the deductible/covered member up to 3 members \$4,000. The remaining \$2,000 is covered by the**

Health Reimbursement Arrangement (HRA) and claims are submitted for reimbursement. See HRA administered by Total Administrative Services Corp (TASC) for further information.

Single: in-network deductible \$4,000 (\$4,000 employee; \$2,000 HRA)

Family: in-network deductible \$8,000 (\$8,000 employee; \$4,000 HRA)

Out-of-Pocket limits (deductible included in these amounts):

\$6,600/person in-network (single) \$17,000/person out-of-network (single)

\$13,200/family in-network (family) \$34,000/family out-of network (family)

HealthAdvocate

HealthAdvocate interacts with healthcare professionals and insurance companies on your behalf to help resolve healthcare and insurance-related issues for your medical, dental and vision plans. Benefit eligible employees, their spouses and dependent children are eligible to use this service at no charge.

Health Reimbursement Arrangement (HRA) – Total Administrative Services Corp (TASC)

An employer-funded arrangement under which the employer reimburses an employee and the employee's spouse and/or dependent children for medical care expenses up to a maximum dollar amount for the coverage period (calendar year). Each medical expense submitted for reimbursement must be substantiated with an Explanation of Benefits (EOB).

Basic Term Life and Accidental Death & Dismemberment (AD&D) Insurance – United HealthCare

Regular full-time and regular part-time employees who work a minimum of 18.75 hours per week receive basic term life and AD&D insurance, providing you with a benefit equivalent to one times your annual salary. LutheranLiving Services pays the entire premium. Coverage will begin the first of the month following 60 days of employment.

Disability Insurance – Colonial Life

Regular full-time and regular part-time employees who work a minimum of 20 hours per week may participate in a voluntary supplemental insurance program for short-term disability. You may elect accident, cancer, hospital confinement, and/or short-term disability coverage and will work directly with a Colonial Life Representative when choosing your coverage. **Participation is optional.** The cost of the coverage will be set up as a deduction from each payroll check once it becomes effective.

Long-term Disability Insurance - Cigna

Coverage is limited to exempt (salaried) employees only working at least 30 hrs per week. Coverage is effective the first of the month following 90 days. Following a 90-day elimination period, the plan pays 60% of income to a maximum monthly benefit of \$6,000, payable to age 65. LutheranLiving Services pays the entire premium.

Supplemental Life Insurance – United Healthcare Specialty Benefits

Regular full-time and regular part-time employees may purchase additional supplemental insurance coverage for themselves, dependent spouse and dependent children. This coverage is subject to approval by the insurance carrier with the completion of a Statement of Health above the Guarantee Issue amounts.. The Guarantee Issue is \$50,000 for the employee and \$20,000 for the spouse. The cost for coverage will vary based on age and/or family status (employee, spouse, children) and the level(s) of coverage you select. You pay the cost of the

coverage and the premiums are deducted from your payroll check on a pre-tax basis. Plans are portable with the carrier if your employment were to terminate with LutheranLiving Services.

Section 125 Flexible Spending Plan (Health & Dependent Care Expenses) Total Administrative Services Corp (TASC)

Section 125 of the Internal Revenue Code allows you to elect (on a yearly basis) a pre-tax amount of money for certain types of qualified expenses to pay for expected medical and childcare expenses. Regular full-time and regular part-time employees who have completed 60 days of service and who work at least 18.75 hours per week may also take advantage of flexible spending for *qualified* medical and childcare expenses. At the time of initial enrollment, you may waive this pre-tax option by completing a waiver form. However, each calendar year you will have the opportunity to enroll in the plan for that calendar years medical and/or childcare expenses.

NOTE: It is important to plan for expected flexible spending expenses each year. If you have money left in your account after you have submitted all your claims for a calendar year, according to Internal Revenue Service, you will be allowed to carryover up to \$500 into the next calendar year.

Child Care Center

LutheranLiving Services has an on-site child day care. Lutheran Home Children's Center provides services to children ages 6 weeks to 5 years old. Regular full-time and regular part-time employees who choose to utilize the center receive a substantial discount on the tuition fees. In addition, under our Section Flex 125 Plan, employees may elect to set aside pre-tax dollars for anticipated dependent care expenses. You must complete a Salary Reduction Agreement in order to begin contributions. This money will automatically be deducted from your payroll check.

Educational Assistance

LutheranLiving Services encourage all employees to improve their skills and abilities to enhance their job knowledge, performance and efficiency. You will be paid for your time spent at in-service training. In addition, annual funds are budgeted for each department to send staff to workshops and seminars. The Plautz Scholarship is available to regular full-time and regular part-time employees taking courses or programs of study that are relevant to job and career development at LutheranLiving Services. Applications are accepted two times a year.

Employee Assistance Program – Impact Workplace Services

LutheranLiving Services provides all employees and their dependents are eligible to participate and use the Employee Assistance Program (EAP) with Impact Workplace Services. The EAP is a free confidential program that offers assistance and counseling with a wide range of issues. There are no charges to you or your family for using the EAP services. There may be charges, however, should you be referred to, and choose to utilize, the services of other professional resources. The contact number for the EAP is (414) 256-4800 or (800) 236-7905.

Leave of Absence (LOA) / Family Medical Leave Act (FMLA)

We understand that there are times when circumstances may require you to request time off from work. An approved Leave of Absence (LOA) is formal permission to be absent from work for a specific period of time. Your request for LOA must be submitted in writing and is subject to supervisory approval. Certain benefits related to family and medical leave are mandated by federal and state law. Both Federal and Wisconsin Family and Medical Leave Acts (FMLA) offer eligible employees to take a specified amount of unpaid job-protected leave for specified family and medical reasons. We will administer these legally required benefits in compliance with the law.

Bereavement and Funeral Leave

Regular full-time and regular part-time employees may be granted time off with pay for bereavement and to attend the funeral of a family member.

- **Immediate Family member:** Up to three scheduled workdays of leave with pay will be granted in the event of the death of an immediate family member. Immediate family members include your mother, father, step-mother, step-father, spouse, child, brother, and sister.
- **Extended Family member:** One scheduled workday of leave with pay will be granted in the event of the death of an extended family member. Extended family is defined as your grandparent, grandchild, father-in-law and mother-in-law.

Please refer to the Employee Reference Guide for further detail regarding this benefit.

Jury Duty

We support jury duty as a civic responsibility and encourage all employees to serve when called. Regular full-time employees are eligible to receive the difference between their base hourly earnings and the fee received from the court on the days you are normally scheduled to work for a maximum of ten days per calendar year. Please refer to the Employee Reference Guide for further detail regarding this benefit.

Military Leave

In accordance with federal law, we provide leaves of absence to all employees who are fulfilling active or emergency military duty requirements as reservists or National Guard members. Please refer to the Employee Reference Guide for further detail regarding this benefit.

Time Off to Vote

Should you need time off to vote, arrangements can be made in advance with your supervisor or department head. Up to three hours without pay can be granted.

Direct Deposit Payroll

LutheranLiving Services requires you to have your payroll check automatically deposited into your bank, savings and loan or credit union account.

Worker's Compensation

LutheranLiving Services is committed to ensuring that if you sustain a work-related incident, you will receive timely and quality medical care as required. You will also be provided the opportunity to return to work within documented capabilities in a timely and safe manner.

Unemployment Compensation

Unemployment insurance is a cooperative program operated by the federal and state governments. Temporary benefits are provided to you to partially replace wages if you are unemployed through no fault of your own. Contact your local state unemployment office for more information.

DISCLAIMER

LutheranLiving Services has established a variety of employee benefit programs designed to assist you and your eligible dependents in meeting the financial burdens that can result from illness and disability, and to help you plan for retirement. This Benefit Summary contains a very general description of the benefits to which you may be entitled as an employee of the Company. Please understand that this general explanation is not intended to, and does not, provide you with all the details of these benefits. Therefore, this Summary does not change or otherwise interpret the terms of the official plan documents. Your rights can be determined only by referring to the full text of the official plan documents, which are available for your examination from the Employee Services Department. To the extent that any of the information contained in this Summary is inconsistent with the official plan documents, the provisions of the official documents will govern in all cases.

Please note that nothing contained in the benefit plans described herein shall be held or construed to create a promise of employment or future benefits, or a binding contract between the Company and its employees, retirees or their dependents, for benefits or for any other purpose. All employees shall remain subject to discipline and discharge to the same extent as if these plans had not been put into effect.

As in the past, LutheranLiving Services reserves the right, in its sole and absolute discretion, to amend, modify or terminate, in whole or in part, any or all of the provisions of the benefit plans described herein, including any health benefits that may be extended to retirees and their dependents. Further, the Company reserves the exclusive right, power and authority, in its sole and absolute discretion, to administer, apply and interpret the benefit plans described herein, and to decide all matters arising in connection with the operation or administration of such plans.

For more complete information regarding any of our benefit programs, please refer to the Summary Plan Descriptions (SPD) that are provided to you separately or contact the Employee Services Department. If you lose or misplace your SPD, please contact the Employee Services Department for another copy.