



REWARDS TO FIT YOUR LIFE



LIVE YOUR DREAMS

INSURANCE

Eligibility

Employees scheduled to work 48 hours or more per two week pay period are eligible for benefits to begin on the 1st of the month following hire date. Employees will have 30 days from date of hire or qualifying status change to make their benefit choices online. All eligible employees also have an opportunity once per year in the fall to make changes or enroll in benefits, which is Open Enrollment. Ebenezer offers coverage for employees, their legal spouse or domestic partner, and their children or their domestic partner's children.

Enroll online: BenefitChoices.EHR.com

Learn more: EbenezerCares.org/Employee-Benefits

Health Insurance

Eligible employees are able to choose one of four health plan options administered by UMR.

- **CORE Copay Plan** (\$400/\$800 deductible and copays)
- **Choice Plus Copay Plan**
(\$600/\$1,200 deductible and copays)
- **CORE HDHP** (\$2,000/\$4,000 deductible)
- **Choice Plus HDHP** (\$2,500/\$5,000 deductible)

All preventive care visits and services are covered 100%. Deductibles and Copays vary among plans. Covered providers also vary among plans. View online resources for more details on plans, covered services, and networks. (Premium rates are available on the last page).

Health Savings Account (HSA)

A health savings account (HSA) allows employees who are enrolled in either of the two Ebenezer high deductible health plans (HDHP options) to contribute pre-tax dollars and save money in an Optum Bank account that rolls over year-to-year. That money can then be used to reimburse approved medical expenses including vision, dental and medical equipment expenses. Ebenezer will match your contribution to an HSA for anyone enrolled in a qualifying plan up to \$500 for individual coverage or \$1,000 for family coverage.

Flexible Spending Accounts (FSA)

Ebenezer's Health Care Spending Account is administered by VIA Benefits and allows employees to make pre-tax contributions for reimbursement of approved medical expenses up to the annual amount chosen by the employee. Annual IRS Maximums apply for individual and family plans.

The dependent care spending account administered by VIA Benefits allows employees to make pre-tax contributions for reimbursement of approved dependent care expenses. Includes only child care for dependent children. Annual IRS Family maximums apply to each family enrolled.

Dental Insurance

Eligible employees are able to choose between two dental insurance plans administered by Delta Dental.

- **Delta Dental Base Plan**
- **Delta Dental Enhanced Plan**

View online resources for more details on plans, covered services, and networks. (Premium rates are available on the last page)

Ebenezer offers a wide range of traditional benefits and leading-edge rewards as part of a total compensation package.

Vision Care Insurance

Eligible employees are able to enroll in coverage administered by VSP, [VSP.com](https://www.vsp.com). This insurance covers vision materials expenses only. View online resources for more details on plans, covered services, and networks. (Premium rates are available on the last page)

Voluntary Benefits

Ebenezer also offers convenient voluntary supplemental benefits to eligible employees. These plans offer further protection from unexpected expenses. They are:

- **Accident Insurance** – MetLife
- **Critical Illness** – MetLife
- **Hospital Confinement Insurance** – MetLife
- **Legal Services** – ARAG
- **Identity Theft** – InfoArmor
- **Home/Auto** – MetLife
- **Pet Insurance**

View online resources for more details on each plan.

Life Insurance/Accidental Death and Dismemberment

Ebenezer provides to all eligible employees, life insurance in the amount of \$50,000. The benefit is administered by Securian. Ebenezer pays the full cost of coverage.

Optional accidental death & dismemberment insurance as well as additional employee, spouse, and/or dependent life insurance are also available at an added cost.

Short-term Disability (STD)

Eligible employees will be automatically enrolled at no cost. Ebenezer's STD plan is administered by Unum. If unable to work due to a medical issue related to your own serious illness or injury, this STD plan would pay a percentage of your income up to 180 days. You will need to contact the Leave of Absence administrator to begin your medical STD leave.

Long-term Disability Insurance (LTD)

Eligible employees will be automatically enrolled at no cost. Ebenezer's LTD plan is administered by Unum. If unable to work for at least 180 calendar days as a result of a serious illness or injury this benefit would begin to pay you a percentage of your income, based on employee group, for continued absence. Employees already on STD leave who are continuing the leave will automatically transition to LTD.

RETIREMENT

Retirement Plans

All employees, regardless of hours, are eligible upon hire to contribute to a tax-deferred 401(k) voluntary retirement savings plan through Fidelity. You may start or stop your contribution at any time. New employees will be auto-enrolled at a 3% contribution and first-time users will need to register their account at [NetBenefits.com](https://www.netbenefits.com).

Ebenezer will also match a percentage of your contributions. Ebenezer will match your contribution at 100% of your first 4% and 50% of the next 2%, for a total of 5% match on a contribution of only 6%. Match dollars are immediately vested.

OTHER BENEFITS

Paid Holidays

Ebenezer recognizes seven holidays and offers holiday pay at a rate of 2x your regular rate of pay for working on a holiday. Full time employees who are not scheduled on a holiday can supplement their pay for that day using PTO hours. The holidays are: New Year's Day, Easter, Memorial Day, Independence Day, Labor Day, Thanksgiving, and Christmas Day. There may be other holidays you observe, but are not recognized by Ebenezer, or are days of personal significance to you. For these days, you may use your accrued paid time off, which is called Paid Time Off.

Paid Time Off (PTO)

All employees with scheduled hours above .2 FTE are eligible to accrue paid time off. PTO is an accrued bank of hours that can be used for a variety of reasons including vacations, illness and personal time. Additionally, your PTO will accrue based on the total hours you work each pay period and your accrual rate will increase based on your years of service with Ebenezer. New employees start to accrue PTO right away, and can earn up to 192 hours per year!

Leaves of Absence (LOA)

LOAs provide flexibility for eligible employees to take time off to care for their family or their own serious medical needs. Ebenezer provides many different types of LOAs to help our employees meet the challenges of everyday life. A dedicated LOA administrator is available to assist employees with any LOA requests they may have. Employees will need to contact the LOA administrator directly to begin the leave process.

Emergency SOS Interest Free Loans

Emergencies can happen to anyone. Ebenezer offers an interest-free loan to bridge the gap in an emergency.

Same Day Pay

Ebenezer has partnered with Rain – an app that gives you access to your earned wages before payday. You can withdraw up to 50% of your earnings from each shift.

EMPLOYEE WELLBEING

Wellbeing Reimbursement Program

Ebenezer employees can take advantage of the Fairview Wellbeing Dollar Allowance benefit through ThrivePass, regardless of your enrollment in an Ebenezer medical plan. This benefit allows you to get reimbursed for wellbeing related expenses such as gym membership fees, group fitness classes, financial wellbeing courses, race registration fees and more. Up to \$350 is available for reimbursement per year with this benefit.

Healthy Savings

Eat healthy and save on your grocery trips this year! Ebenezer will continue to offer all employees a 25% discount on your fresh produce purchases up to \$5 every week at participating grocery retailers. Sign up for your Healthy Savings card anytime.

Fairview 24-week Healthy Lifestyle Plan

This program combines all aspects of a healthy lifestyle — medical, emotional, diet, and activity — to create a unique approach for weight management. It combines evidence-based weight loss strategies with one-to-one lifestyle coaching so you can lose weight in a sustainable way. Employees enrolled in an eligible Ebenezer medical plan and their adult dependents can enroll in the program for \$99. Ebenezer will cover the remaining \$400 of the enrollment fee. Medical weight management appointments with a provider and registered dietician are billed to insurance which may include any co-payment, deductibles, and/or an out-of-pocket expense.

AMMA Parenting Center Classes

Ebenezer is now partnering with AMMA parenting to cover the cost of select prenatal and new parent classes through AMMA parenting. This is open to all employees.

Emergency Back-up Childcare Program

Access emergency backup care at any New Horizon Academy and be reimbursed up to \$500 per year through our benefit vendor, ThrivePass. Open to benefit eligible employees only.

EDUCATION

Tuition Reimbursement

Fairview and Ebenezer sponsor Section 127 Educational Assistance Plans to reimburse tuition for your continuing education up to \$5,250 per calendar year. You can take advantage of the benefit offered through these plans to enhance your current position or to prepare you for a future position within Fairview or Ebenezer.

Tuition Assistance

Fairview and Ebenezer partner with select colleges and universities to pay your education costs directly, so there's no need to pay up front for your classes.

Since Direct Pay Tuition (Tuition Assistance) and Tuition Reimbursement both use the same bucket of dollars, you're not able to be reimbursed any amount that Fairview/Ebenezer has directly paid to an institution. However, you can still apply for Tuition Reimbursement if you're denied for Direct Pay Tuition (denial due to late submission). You are able to get up to \$5,250 of tuition reimbursed or paid on a tax-free basis per calendar year.

Student Loan Repayment

Fairview and Ebenezer offer an optional student loan repayment program to current and incoming benefit-eligible employees in select RN job roles. The benefit includes a non-taxable loan forgiveness payment of up to \$2,000 per year, not to exceed \$10,000 over five consecutive years.



INSURANCE RATES FOR 60+ HOUR PAY PERIOD

Health Insurance Rates

Your Cost Per Pay Period (Every Two Weeks)	CORE - Copay Plan	CORE - High-Deductible Health Plan*	Choice Plus - Copay Plan	Choice Plus - High-Deductible Health Plan*
Employee	\$91.74	\$63.39	\$102.90	\$60.36
Employee + Spouse	\$264.78	\$198.22	\$281.18	\$198.18
Employee + Child(ren)	\$232.07	\$174.22	\$246.52	\$174.09
Employee + Family	\$360.57	\$269.34	\$383.92	\$268.85
Non-Smoker Discount Premiums				
Employee	\$80.21	\$51.85	\$91.36	\$48.83
Employee + Spouse	\$253.24	\$186.68	\$269.64	\$186.65
Employee + Child(ren)	\$220.53	\$162.68	\$234.98	\$162.55
Employee + Family	\$349.03	\$257.80	\$372.38	\$257.31

* Up to a \$500 Fairview matching contribution (\$1,000 for families) if you contribute to an HSA

Dental Insurance Rates

Your Cost Per Pay Period (Every Two Weeks)	Base Plan	Enhanced Plan
Employee	\$5.19	\$8.96
Employee + Spouse	\$10.59	\$18.28
Employee + Child(ren)	\$11.26	\$19.44
Employee + Family	\$16.71	\$28.85

Vision Insurance Rates

Your Cost Per Pay Period (Every Two Weeks)	VSP Vision
Employee	\$1.52
Employee + Spouse	\$3.05
Employee + Child(ren)	\$3.26
Employee + Family	\$5.22

This is intended to provide a summary of benefits offered to Ebenezer employees. While Ebenezer believes the information included in this summary to be true, it is not intended to be all-inclusive nor is it intended to set conditions of employment. Ebenezer reserves the right to modify, change or reserve any part or parts of this information at any time. The language in this brochure is not intended to create, nor can it be construed to create, a contract between Ebenezer and its employees. The language in the insurance contracts and documents will prevail should there be a conflict of information.



INSURANCE RATES FOR 48-59.9 HOUR PAY PERIOD

Health Insurance Rates

Your Cost Per Pay Period (Every Two Weeks)	CORE - Copay Plan	CORE - High-Deductible Health Plan*	Choice Plus - Copay Plan	Choice Plus - High-Deductible Health Plan*
Employee	\$131.62	\$100.44	\$143.89	\$97.65
Employee + Spouse	\$349.22	\$276.00	\$367.26	\$276.48
Employee + Child(ren)	\$305.64	\$242.00	\$321.53	\$242.33
Employee + Family	\$477.10	\$376.75	\$502.79	\$376.98
Non-Smoker Discount Premiums				
Employee	\$120.08	\$88.90	\$132.35	\$86.11
Employee + Spouse	\$337.68	\$264.47	\$355.73	\$264.95
Employee + Child(ren)	\$294.10	\$230.46	\$309.99	\$230.79
Employee + Family	\$465.56	\$365.21	\$491.25	\$365.45

* Up to a \$500 Fairview matching contribution (\$1,000 for families) if you contribute to an HSA

Dental Insurance Rates

Your Cost Per Pay Period (Every Two Weeks)	Base Plan	Enhanced Plan
Employee	\$6.48	\$11.20
Employee + Spouse	\$13.23	\$22.85
Employee + Child(ren)	\$14.08	\$24.30
Employee + Family	\$20.89	\$36.06

Vision Insurance Rates

Your Cost Per Pay Period (Every Two Weeks)	VSP Vision
Employee	\$1.52
Employee + Spouse	\$3.05
Employee + Child(ren)	\$3.26
Employee + Family	\$5.22

