

BENEFITS SUMMARY

Seattle's Union Gospel Mission is pleased to provide a variety of healthcare benefits, retirement planning and paid time off to its employees. For more detailed information on the current benefits offering (effective 8/1/16 through 7/31/17), please refer to the **2016 Benefits Enrollment Guide** available on the *Mission* intranet site or obtain a copy from your People Care Representative. Please review this summary carefully as benefits eligibility is based on an individual's employment status.

BENEFITS & PAID TIME OFF AVAILABLE TO REGULAR/FULL-TIME EMPLOYEES

Medical and dental benefits are made available to Regular (non-Temporary) Full-time employees (those working at least 30 hours per week) and their immediate dependents. Coverage eligibility under *the Mission's* group healthcare plan will begin on the first day of the month following 30 days of employment (from date of hire).

*Note: Regular/Part-time or Temporary employees who transition to Regular/Full-time status **and** have already completed 30 days of employment will be eligible for healthcare benefits on the first day of the month following the effective date of the status change.*

Medical Plans

The Mission offers a choice between two medical plans. Healthcare benefits-eligible employees and their immediate dependents (spouse, domestic partner, and children up to age 26) can enroll in the PPO (low deductible) plan **OR** the HDHP (high deductible) plan which includes a Health Savings Account (HSA). Both plans utilize the *Premera Heritage Prime* provider network in WA state and Blue Cross/Blue Shield providers nationwide.

	Premera Heritage Prime PPO	Premera Heritage Prime HDHP with HSA
Calendar Year Deductible		
Per Person	\$500	\$1,300
Maximum Per Family	\$1,500	\$2,600 family aggregate
HSA Contributions from Mission	N/A	\$1,000 individual \$2,000 family
Calendar Year Out-of-Pocket Maximum includes Deductibles for both plans		
Per Person	\$2,000	\$5,100
Maximum Per Family	\$6,000	\$10,200 family

* Under the HDHP plan, even if a plan participant has met the individual deductible and/or out of pocket maximum, the deductible or out-of-pocket maximum will continue until the aggregate amount has been satisfied.

Dental Plan

Healthcare benefits-eligible employees and their dependents can enroll in dental benefits through Delta Dental of Washington. Although you can go to any dentist of your choosing, your plan year maximum will stretch farther if you go to a *Delta Dental PPO* dentist who offers greater discounts on their usual fees than that of a *Delta Dental Premier* dentist. If you go to a non-participating provider, your cost will likely be much higher and you will be required to submit your claim directly to Delta Dental for reimbursement.

Benefits	Delta Dental PPO providers	Delta Dental Premier and Non-Participating providers
Calendar Year Maximum	\$1,500	
Calendar Year Deductible		
Individual / Family	\$50 / \$150	
Preventive & Diagnostic Care	Plan pays 100% (deductible waived)	
Basic Restorative Care	Plan pays 100%	Plan pays 80%
Major Restorative Care	Plan pays 60%	Plan pays 50%
Orthodontia		
Benefits (dependent children only)	Plan pays 50%	
Lifetime Orthodontia Maximum	\$1,000	

Per Pay Period Medical & Dental Premiums (Non-Nicotine/Tobacco rates)

For those employees who do not use nicotine/tobacco products or who are participating in a cessation program at the time of enrollment, the Mission currently pays 85% of the premium cost for medical and dental benefits for employees and their dependents. The per paycheck (semi-monthly) contribution amounts for the **8/1/16- 7/31/17 Plan Year** are as follows:

	Premera Heritage Prime PPO Plan with Low Deductible	Premera Heritage Prime PPO Plan with Low Deductible	Premera Heritage Prime HDHP Plan with High Deductible	Premera Heritage Prime HDHP Plan with High Deductible	Delta Dental of Washington	Delta Dental of Washington
	Mission Pays Per Pay Period	Your Cost Per Paycheck	Mission Pays Per Pay Period	Your Cost Per Paycheck	Mission Pays Per Pay Period	Your Cost Per Paycheck
Employee Only	\$226.42	\$39.96	\$173.01	\$30.53	\$24.23	\$3.37
Employee + Spouse/DP	\$509.45	\$89.90	\$389.26	\$68.70	\$43.92	\$6.60
Employee + Child(ren)	\$396.24	\$69.93	\$302.76	\$53.43	\$59.35	\$8.88
Employee + Spouse/DP + Child(ren)	\$679.26	\$119.87	\$519.02	\$91.59	\$80.75	\$12.10

Per Pay Period Medical & Dental Premiums (Nicotine/Tobacco rates)

For those employees who use nicotine/tobacco products and who are not participating in a cessation program at the time of enrollment, the Mission currently pays 80% of the overall premium cost for medical and dental benefits for the employee and 85% of the premium cost for medical and dental benefits for dependents. The per paycheck (semi-monthly) contribution amounts for the **8/1/16- 7/31/17 Plan Year** are as follows:

	Premera Heritage Prime PPO Plan with Low Deductible	Premera Heritage Prime PPO Plan with Low Deductible	Premera Heritage Prime HDHP Plan with High Deductible	Premera Heritage Prime HDHP Plan with High Deductible	Delta Dental of Washington	Delta Dental of Washington
	Mission Pays Per Pay Period	Your Cost Per Paycheck	Mission Pays Per Pay Period	Your Cost Per Paycheck	Mission Pays Per Pay Period	Your Cost Per Paycheck
Employee Only	\$213.10	\$53.28	\$162.83	\$40.71	\$17.97	\$4.50
Employee + Spouse/DP	\$496.13	\$103.22	\$389.26	\$78.87	\$36.25	\$7.72
Employee + Child(ren)	\$382.92	\$83.25	\$302.76	\$63.61	\$49.18	\$10.00
Employee + Spouse/DP + Child(ren)	\$665.94	\$133.19	\$519.02	\$101.77	\$67.45	\$13.23

Flexible Spending Accounts

Health Care FSA

The health account allows you to fund your out-of-pocket medical, dental and vision expenses, such as co-pays and deductibles, with pre-tax dollars. *The Mission* allows a voluntary contribution of up to \$2,337 for the **9/1/16- 7/31/17 Plan Year** into your healthcare expense account.

You do not need to enroll in Mission healthcare coverage to open an FSA account if you qualify.

Day Care FSA

This account allows you to fund the costs of dependent care on a pre-tax basis. Your household may contribute up to a maximum of \$4,583 for the **9/1/16- 7/31/17 Plan Year**.

Health Savings Account (HSA)

An HSA is a tax-sheltered account that you own for the purpose of paying eligible healthcare expenses for you and your dependents. Your own HSA voluntary payroll contributions are tax-free, as are any Mission contributions. *Voluntary post-payroll HSA contributions are tax-deductible.* Your account earns tax-free interest on the account balance and withdrawals for eligible expenses are also tax-free. Unused funds and interest accumulate, without limit, from year to year. You own the HSA and it is yours to keep – even when you change plans or retire.

Eligible expenses include plan deductibles, coinsurance and other out-of-pocket medical, dental and vision healthcare expenses for you and your eligible dependents.

Annual Employer Contribution (2015/2016 Plan Year)	\$1,000/Employee or \$2,000/Family, deposited on a monthly basis (pro-rated for employees who enroll in the plan after 9/1/15)
2015 Maximum Calendar Year Annual Employee Contribution	\$2,350/Employee \$4,650/Family
2015 Maximum Calendar Year Annual Total (includes Employer & Employee Contribution)	\$3,350/Employee \$6,650/Family

Group Long-Term Disability Coverage

To provide long-term salary protection in the event of a non-work related injury or illness, a Long-Term Disability benefit is provided to all benefits-eligible employees at no cost.

	Reliance Standard Life Insurance Company Long-Term Disability
Benefits Begin	90-day elimination (waiting) period of continuous disability from the day your disabling condition occurs
Monthly Benefit	60% of your covered pre-disability monthly earnings*
Maximum Benefit	\$7,500 per month
Definition of Disability	Unable to work own occupation for up to 36 months; still unable to work any occupation after 36 months.
Duration of benefit of Disability	Benefit continues until (a) Ability to return to work, (b) social security normal retirement age, (c) placed on social security disability, (d) termination of employment and (e) death.

*In the event of a disability claim, payments would be considered taxable income.

Paid Vacation

Regular/Full-time employees earn paid vacation beginning on the first day of the month following date of hire and are eligible to use paid vacation after 90 days of employment.

Note: Regular/Part-time or Temporary employees who transition to Regular/Full-time status will earn paid vacation beginning on the first day of the month following the effective date of the status change.

Paid vacation is earned as follows:

Years of Service	Vacation Days Earned
Less than 5 years	10 working days per year (6.67 hours per month)
5 -9 years	15 working days per year (10 hours per month)
10 -14 years	20 working days per year (13.33 hours per month)
15 -19 years	25 working days per year (16.67 hours per month)
20 years or more	30 working days per year (20 hours per month)

Note: Annual vacation hours will be prorated for individuals not employed at beginning of calendar year.

Paid Personal Day

Regular/Full-time employees are awarded one paid personal day per calendar year after 90 days.

Paid Holidays

Regular/Full-time employees receive paid holidays beginning after their date of hire. *The Mission* currently observes the following holidays:

- New Year's Day
- Dr. Martin Luther King, Jr. Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving / Day after Thanksgiving
- Christmas Eve / Day before or after Christmas

Birthday Holiday

Regular full-time employees receive a paid birthday holiday after their date of hire. This birthday holiday must be used within the same pay period as the employee's birthday.

BENEFITS AVAILABLE TO ALL REGULAR (NON-TEMPORARY) EMPLOYEES

Tuition Reimbursement

Continuing education is encouraged for all Regular/Full-time & Regular/Part-time employees. *The Mission* may pay for some or all expenses resulting from further education and training as it relates to an employee's specific job. For more information regarding tuition reimbursement eligibility, please speak to your Department Head.

BENEFITS & PAID TIME OFF AVAILABLE TO ALL MISSION EMPLOYEES

Voluntary Life and Short Term Disability Coverage

The Mission is happy to provide voluntary employee paid Whole & Term Life Insurance, AD&D insurance, and Short Term Disability insurance options to all Regular/Full-time and Regular/Part-time employees via payroll deduction. If you are interested in coverage, please sign up for a one-on-one consultation with our Aflac representative. Some highlights of these benefits include:

	Aflac Voluntary Benefits
Voluntary Life Insurance	<ul style="list-style-type: none">• Whole Life & Term Life available (10-year, 20-year, or 30-year term life)• Face Amounts: \$20,000-\$500,000 (\$200,000 if over age 50)• Spouse & Children Riders available• AD&D Benefit Double Rider available• Accelerated Death Benefit included• Waiver of Premium Benefit included
Voluntary Short Term Disability Insurance	<ul style="list-style-type: none">• Coverage up to \$4,000/month without underwriting• Coverage up to \$6,000/month with underwriting• Customizable monthly benefit amount & elimination period

Employee Assistance Program

All *Mission* employees and their immediate household family members may access our Employee Assistance Program (EAP) through First Choice Health for assistance with work, home, personal or family issues and *the Mission* covers the premium cost. Services provided through our EAP are completely confidential, and the names of individuals who seek services

through the EAP will not be shared with *The Mission*. No-cost services through the EAP include an initial phone consultation with a licensed counselor as well as up to 6 in-person visits with a licensed counselor per issue/per year.

Retirement Plan

Upon date of hire, all employees are eligible to contribute a portion of their pay (on a pre-tax basis) to the Mission's 403(b) account for their retirement, up to a maximum of \$17,500 per year (plus an additional \$5,500 per year for employees age 50 and older).

Note: In addition, beginning the next pay period following 90 days of employment, all Regular/Full-time employees at least 21 years of age are eligible for the Mission matching contribution of \$0.50 on the dollar on the first 4% of the employee's compensation that is contributed to the plan.

Paid Sick/Safe Time

All *Mission* employees accrue paid sick/safe time beginning on the first day of employment and are eligible to use paid sick/safe time after 90 days of employment. Paid sick/safe time is earned as follows:

Years of Service	Sick/Safe Days Earned
Regular/Full-time employees (working at least 30 per week)	10 working days per year (6.67 hours per month)
Regular/Part-time and Temporary employees	1 hour earned per 40 actual hours worked (including overtime hours)