



PRESBYTERIAN  
COMMUNITIES AND SERVICES

## 2015 Employee Benefits Summary

The Benefits in this guide are described according to the following employment category definitions:

- **FULL TIME** teammates are those whose status is full-time, not assigned to a temporary status, and who are regularly scheduled to work at least 30 hours per week.
- **PART TIME** teammates are those whose status is part-time, not assigned to a temporary status, and who are regularly scheduled to work less than 30 hours per week.
- **TEMPORARY** teammates are those who are hired as interim replacements, to temporarily supplement the work force, or to assist in the completion of a specific project. Employment assignments in this category are of a limited duration.
- **PRN** teammates are those who have established an employment relationship with PC&S, but who are assigned to work on an intermittent and/or unpredictable basis.
- **DEPENDENTS** are defined as your legal spouse (or common law spouse in states which recognize common-law marriages), your dependent under age 26 (including step- children, legally adopted children and children placed with you for adoption) or your dependent children, regardless of age, provided he or she is incapable of self-support due to a mental or physical disability, is fully dependent on your for support as indicated on your federal tax return, provided the dependent becomes handicapped before age 26.

Benefit	Paid By	Who Receives	Eligibility	Coverage Description
Health Insurance	PC&S/You	Full Time Employees and Dependents	1 <sup>st</sup> of the month following 30 days of full time employment	PC&S offers 3 PPO plans through Cigna. Our PPO plans allow you to choose your own physicians and specialists either in or out-of-network.
Prescription Drug Services	PC&S/You	Full Time Employees and Dependents	1 <sup>st</sup> of the month following 30 days of full time employment	Prescription drug coverage is included when you select one of the PPO plans offered through Cigna. Both retail and mail order service is also available.
Dental Insurance	You	Full Time Employees and Dependents	1 <sup>st</sup> of the month following 30 days of full time employment	PC&S offers a dental plan through Cigna.

Vision Insurance	You	Full Time Employees and Dependents	1 <sup>st</sup> of the month following 30 days of full time employment	PC&S offers vision coverage for eye exams, lenses or contacts and frames.
Life Insurance and AD&D	PC&S	Full Time Employees	1 <sup>st</sup> of the month following 30 days of full time employment	Life insurance is equal to 1 x annual salary, up to \$30k. AD&D is equal to 2 x annual salary, up to \$60k.
Supplemental Term Life and AD&D	You	Full Time Employees	1 <sup>st</sup> of the month following 30 days of full time employment	Employee can purchase additional term life insurance on self, spouse, and/or dependents.
Short Term Disability	You	Full Time Employees	1 <sup>st</sup> of the month following 30 days of full time employment	Employee can purchase STD coverage to replace 60% of weekly salary (up to \$1,700/week) after 14 day elimination period.
Flexible Spending Account	You	Full Time Employees	1 <sup>st</sup> of the month following 30 days of full time employment	Two types available – Health Care Spending Account and Dependent Care Spending Account. Employee can contribute a max of \$2,550 on a pre-tax basis to the Health Care and \$5,000 to Dependent Care annually.
401k Plan	You	All Employees, age 21 and above	1 <sup>st</sup> of the month following 30 days of employment; On-going enrollment occurs quarterly	Employees can defer contributions on a pre- or post-tax basis. Discretionary company match after 1 year - .50 on every dollar up to 5%
Other Voluntary Benefits	You	Full Time Employees	During Open Enrollment	Additional Voluntary products offered via UNUM. Currently includes, Whole Life, Accident, Critical Illness and Hospital Indemnity.

Paid Time Off	PC&S	Full Time Employees	Immediately	Up to 22 days per year, based on employee's work location. To be used for vacation, illness, holidays, or personal needs.
Extended Illness Benefit	PC&S	Full Time Employees	Immediately	Up to 4 days per year, to be used in conjunction with PTO for an employee's illness or the illness of a dependent
Bereavement Pay	PC&S	Full Time Employees	Immediately	Up to 3 consecutive days off with regular pay in the event of the death of an immediate family member. Up to 1 day off with regular pay in the event of the death of other family members.
Direct Deposit	You	All Employees	Immediately	Your paycheck is automatically deposited into the account(s) of your choice, with your signed approval
Service Awards	PC&S	All Employees	After 2 years of service	Annual recognition will be given to employees who have served 2 years or more; awarded at 5 year increments
Special Events	PC&S/You	All Employees	Immediately	Employee Banquet, Picnics, Parties and other activities planned both ministry wide and by site locations
In-Service and Other Educational Opportunities	PC&S/You	All Employees	Immediately	On-the-job training and other educational programs are available.
Free Parking	PC&S	All Employees	Immediately	Free parking in designated areas only