To: Ebenezer employees

**From**: Erin Hilligan, Vice President of Operations **Subject**: 2022 Benefit and Wellbeing Enhancements

Date: Monday, Oct. 11

### Colleagues,

Ebenezer is excited to announce a variety of benefit and wellbeing enhancements for Ebenezer employees for 2022. The past 18 months have been incredibly challenging and at Ebenezer we are continually looking for ways to improve our employee benefit offerings to support our team.

### Changes for 2022:

- Effective Jan. 1, employees will be eligible for medical, dental, vision, life insurance, disability, voluntary, and education benefits at 0.6 full-time equivalency (FTE) or greater. This is an improvement from our current threshold of .75 FTE or greater.
- Employees will have the option to enroll same-sex or opposite-sex domestic partners, as well as children of domestic partners, in their insurance coverage for 2022.

## Benefit plan changes

- Employees with an FTE between .6 and .74 will pay part-time benefit rates, which will
  result in a higher employee share than employees working .75 FTE or greater. Rate
  information will be available to employees prior to the start of Open Enrollment.
- The "minimum age" requirement for children's orthodontia services in the Enhanced dental plan has been removed; there is no longer a minimum age requirement for children's orthodontia.
- The contact lens allowance will increase to \$190/year under our vision plan.
- Optional Life and Accidental Death and Dismemberment (AD&D) coverage options will improve to include 7x and 8x salary coverage levels.

### Education benefit changes

- The tuition reimbursement benefit will increase to up to \$5,250 per year for eligible expenses.
- The one-year waiting period for eligibility in tuition reimbursement will be removed.
- There will be a two-year employment commitment for any employee receiving a benefit from tuition reimbursement.

Note: There will be no changes to the CEU or DHS scholarship/loan forgiveness programs.

# New for 2022:

- Ebenezer will begin offering a Pet Insurance discount to employees; this will be a direct bill (non-payroll deducted) benefit. Employees will have the option to elect this benefit directly through the vendor; all employees will be eligible for this benefit (regardless of FTE).
- Starting Jan. 1, 2022, Ebenezer will also work directly with select colleges and universities to
  pay tuition directly to that school before participants start class. If an educational institution
  does not participate in Tuition Assistance, you may still be eligible for tuition reimbursement
  through this program. There will be a two-year employment commitment for any employee
  receiving a direct pay tuition benefit.

- Effective Jan. 1, 2022, Ebenezer will also offer a student loan repayment program for eligible RNs. 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. There will be a two-year employment commitment for any employee receiving a benefit from the student loan repayment program.
- Ebenezer will be significantly expanding our wellbeing benefit offering for employees, to include:
  - Wellbeing Dollar Allowance benefit
  - Emergency Backup Childcare program
  - o Fairview 24-Week Healthy Lifestyle Plan
  - Amma Parenting Center classes

More detailed information on the wellbeing benefits listed above can be found <u>here</u> or on the Fairview <u>wellbeing</u> intranet page.

Lastly, please note that Open Enrollment will be from Oct. 28-Nov. 12, 2021. It will be a passive enrollment year, which means that insurance coverage for benefit-eligible employees will carry over into 2022 if no elections or changes are made during the Open Enrollment period; please note that any flexible spending or health savings account elections must always be made each year, and do not carry over. All 2022 rate changes will apply.

All the information to make 2022 benefit choices will be available online for employees on the Fairview intranet and on the My Fairview Benefits website.

Thank you for all that you do for Ebenezer and for our patients each day.