

A full-page photograph of two women hiking through a field of tall, golden grass. The woman on the left has curly hair and is wearing a denim jacket over a dark top, carrying a backpack. The woman on the right is wearing a plaid shirt and a knit beanie. Both are smiling and looking towards the right. The background is a bright, clear sky.

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 five health plan options administered by PreferredOne.

- **Exclusive Provider Option** (No out of network options)
- **Network Copay Plan** (\$400/\$800 deductible and copays)
- **Open Access Copay Plan**
(\$600/\$1,200 deductible and copays)
- **HDHP Network** (\$2000/\$4000 deductible)
- **HDHP Open Access** (\$2500/\$5000 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 that 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 \$1000 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. 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 (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. (Premium rates are available on the last page)

Life Insurance/Accidental Death and Dismemberment

Ebenezer provides to all eligible employees, life insurance in the amount of \$15,000 or \$50,000 depending on employee group. These benefits are 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 (EIB)

Ebenezer provides a wage continuation benefit to all employees with authorized hours, which is called EIB or “Extended Illness Bank”. This is Ebenezer’s Short-term Disability provision and is provided at no cost to employees. This benefit provides wage continuation for absences due to illnesses and injuries both work-related and non-work-related. Employees accrue hours based on how much they work and can accrue up to 240 hours.

Long-term Disability Insurance (LTD)

Eligible employees will be automatically enrolled at no cost. Ebenezer’s LTD plan is administered by Unum. You become eligible to use the benefit after 1 year of service. If unable to work for at least 60 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.

Short-term Disability by Colonial Life

All employees who are scheduled to work 40 hours in a two week pay period or more are able to enroll in 100% voluntary, employee paid benefit, brought to you by a partnership with Colonial Life. Enrollment for this supplemental benefit is exclusively through Colonial Life and is only available at Open Enrollment.

RETIREMENT

Retirement Plans

All employees, regardless of hours, are eligible upon hire to contribute to a tax-deferred 403(b) or 401(k) voluntary retirement savings plan through Fidelity. You may start or stop your contribution at any time. New or first-time users will need to register their account at netbenefits.com.

After one year and 1000 hours worked, Ebenezer will also match a percentage of your contributions. Ebenezer will match 50% of your contributions up to a 10% contribution. That match becomes vested at a rate of 20% per year, which means you will be 100% vested after 6 total years of employment.

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. Employees who are scheduled to work 60 hours per pay period or more will also be paid for a holiday (at their regular rate of pay) they do not work and/or are not scheduled for. This pay does not come from their accrued paid time off. 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 Personal Leave.

Paid Personal Leave (PPL)

All employees with scheduled hours are eligible to accrue paid time off, Paid Personal Leave. PPL is an accrued bank of hours that can be used for a variety of reasons including vacations, illness and personal time. Additionally, your PPL 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.

- 1-5 years – up to 128 hours per year
- 5-10 years – up to 168 hours per year
- 10 + years – up to 208 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.

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 \$300 is available for reimbursement per year with this benefit.

PreferredOne Fitness Advantage Discount:

Get in shape and save money. Employees on an Ebenezer medical plan can save up to \$20 a month on a gym membership when you work out 12 or more days each month (up to \$40 per family).

Healthy Savings

Eat healthy and save on your grocery trips this year! Ebenezer will continue to offer all employees a 25 percent 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

Fairview offers a 24-week Healthy Lifestyle plan to create a unique approach to weight management that combines evidence-based weight loss strategies with one-to-one lifestyle coaching so you can lose weight in a sustainable way. Ebenezer employees and dependents that are enrolled in a PreferredOne medical plan can enroll in this program for \$99. Please note, additional charges may apply and will be billed to insurance where appropriate. Further out-of-pocket expenses are dependent on health insurance coverage.

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 Assistant

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)	Ebenezer Preferred Health Plans			Ebenezer Open Access Plans	
	Exclusive Provider Plan	Network - Copay Plan	Network - High-Deductible Health Plan*	OA - Copay Plan	OA - High-Deductible Health Plan*
Employee	\$101.01	\$77.92	\$54.46	\$87.15	\$47.39
Employee + Spouse	\$263.80	\$221.11	\$166.03	\$234.69	\$161.66
Employee + Child(ren)	\$231.36	\$194.04	\$146.16	\$206.00	\$142.20
Employee + Family	\$359.90	\$300.38	\$224.88	\$319.70	\$218.13
Non-Smoker Discount Premiums					
Employee	\$89.47	\$66.38	\$42.92	\$75.61	\$35.85
Employee + Spouse	\$252.26	\$209.58	\$154.49	\$223.15	\$150.12
Employee + Child(ren)	\$219.83	\$182.50	\$134.63	\$194.46	\$130.67
Employee + Family	\$348.36	\$288.84	\$213.34	\$308.16	\$206.59

* 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	\$4.17	\$7.20
Employee + Spouse	\$8.51	\$14.70
Employee + Child(ren)	\$9.06	\$15.63
Employee + Family	\$13.44	\$23.19

Vision Insurance Rates

Your Cost Per Pay Period (Every Two Weeks)	VSP Vision
Employee	\$1.69
Employee + Spouse	\$ 3.40
Employee + Child(ren)	\$3.63
Employee + Family	\$5.81

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. ©2022 Fairview Health Services 753898 | SW 546926



INSURANCE RATES FOR 48-60 HOUR PAY PERIOD

Health Insurance Rates

Your Cost Per Pay Period (Every Two Weeks)	Ebenezer Preferred Health Plans			Ebenezer Open Access Plans	
	Exclusive Provider Plan	Network - Copay Plan	Network - High-Deductible Health Plan *	OA - Copay Plan	OA - High-Deductible Health Plan *
Employee	\$131.67	\$108.57	\$85.11	\$117.80	\$78.24
Employee + Spouse	\$328.17	\$285.48	\$230.40	\$299.06	\$226.46
Employee + Child(ren)	\$287.46	\$250.14	\$202.26	\$262.09	\$198.67
Employee + Family	\$448.79	\$389.27	\$313.77	\$408.60	\$307.62
Non-Smoker Discount Premiums					
Employee	\$120.13	\$97.03	\$73.57	\$106.26	\$66.71
Employee + Spouse	\$316.63	\$273.95	\$218.86	\$287.52	\$214.93
Employee + Child(ren)	\$275.92	\$238.60	\$190.72	\$250.56	\$187.14
Employee + Family	\$437.25	\$377.73	\$302.23	\$397.06	\$296.07

* 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	\$5.21	\$9.00
Employee + Spouse	\$10.64	\$18.37
Employee + Child(ren)	\$11.32	\$19.53
Employee + Family	\$16.79	\$28.99

Vision Insurance Rates

Your Cost Per Pay Period (Every Two Weeks)	VSP Vision
Employee	\$1.69
Employee + Spouse	\$3.40
Employee + Child(ren)	\$3.63
Employee + Family	\$5.81

