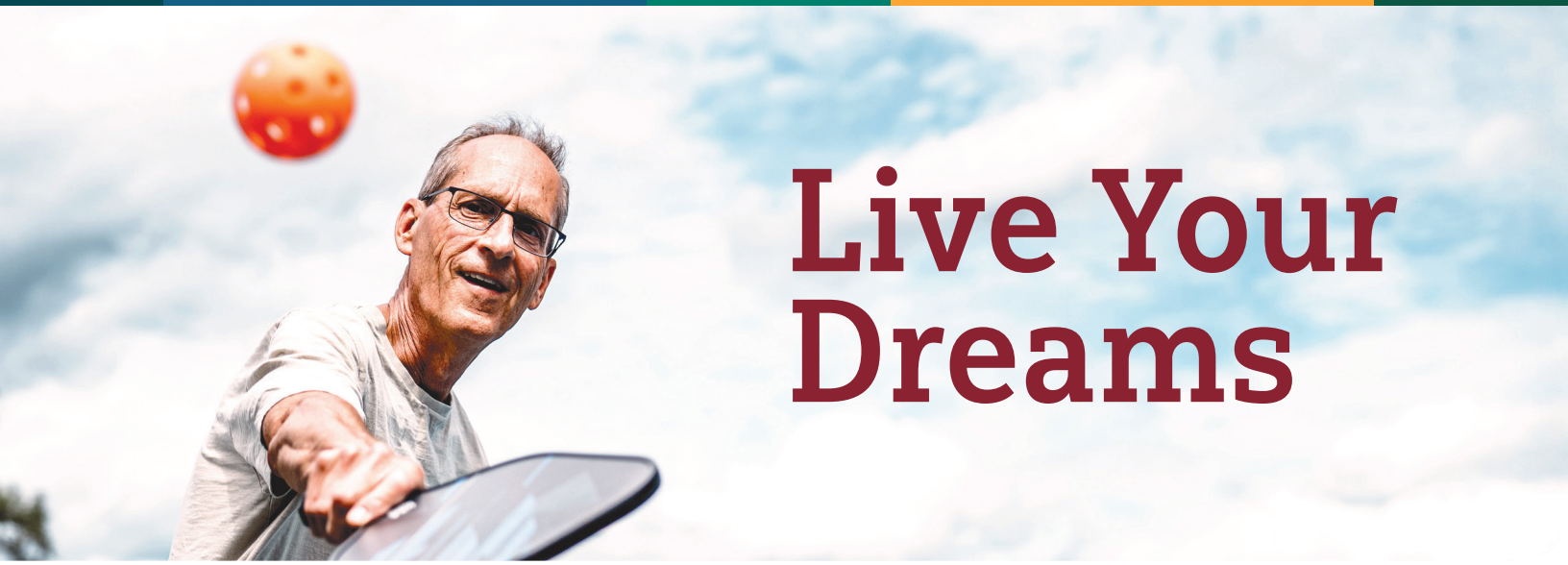


Rewards To Fit Your Life

2027 Employee Benefits

EBENEZER



Live Your Dreams

INSURANCE

Eligibility

Employees scheduled to work 48 hours or more per pay period are eligible for benefits. Once elected, benefits will begin on the first of the month following their hire date, or the same day if hired on the first. Employees will have 30 days from their 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 enroll in or change their benefits plans. This is called Annual Open Enrollment. Ebenezer benefit plans are open to employees, their legal spouse or domestic partner, and their children or their domestic partner's children.

Enroll online: https://benefitchoices.ehr.com
Learn more: www.ebenezercares.org/employee-benefits

Health Insurance

Eligible employees are able to choose one of the health plan options administered by Medica.

- **Medica Copay Plan** (Tier 1 deductible of $600 per individual and $1,200 family, Tier 2 deductible of $800 per individual and $1,600 family)
- **Medica HDHP** (Tier 1 deductible of $2,200/$4,400 family, Tier 2 deductible of $2,700/$5,400 family)

Preventive care visits and services are covered 100% in network. Deductibles and Copays vary among plans. Covered providers also vary among plans. https://benefitchoices.ehr.com (Premium rates are available on the last two pages).

Health Savings Account (HSA)

A health savings account (HSA) allows employees who are enrolled in the Ebenezer high deductible health plan (HDHP), to contribute pre-tax dollars in an Optum Bank account that rolls over year-to-year. That money can then be used to reimburse approved healthcare expenses, including vision, and dental expenses.
In addition to these pre-tax savings, 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 annually.

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.

The dependent care spending account administered by VIA Benefits allows employees to make pre-tax contributions for reimbursement of approved dependent care expenses. Includes childcare for dependent children, and adult day care for elderly or disabled family. 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 two pages).

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. This insurance covers vision materials expenses only and does not cover eye exams. View online resources for more details on plans, covered services, and networks, or go to VSP.com. (Premium rates are available on the last two pages).

Voluntary Benefits

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

- **Accident Insurance** – Unum
- **Critical Illness** – Unum
- **Hospitalization** – Unum
- **Legal Services** – ARAG
- **Identity Theft** – InfoArmor
- **Home/Auto** – Farmer's Insurance
- **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 Unum. 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 if approved.

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. If you do not wish to be automatically enrolled, you will have 35 days from your hire date to opt-out.

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 provides holiday premium pay for all eligible employees who work on a designated holiday. The designated holidays are New Year's Day, Easter, Memorial Day, Independence Day, Labor Day, Thanksgiving, and Christmas Day. Employees who are not scheduled on a holiday can supplement their pay for that day using PTO hours (if applicable).

Paid Time Off (PTO)

All employees with scheduled hours above .2 FTE are eligible to accrue Paid Time Off through two methods. Paid Time Off (PTO) is an accrued bank of hours that can be used for vacations, holidays, or personal needs. Earned Sick and Safe Time (ESST) is time off for illness, medical care, or emergencies that is earned one hour for every 30 hours worked. 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 147 hours (PTO) per year! Employees can earn up to a maximum of 80 hours in Safe and Sick Time.

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. The Ebenezer Foundation 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 Reimbursment Program benefit through ThrivePass, if they are enrolled in an Ebenezer medical plan. This benefit allows eligilble employees 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, for eligilbe employees with this benefit.

Healthy Savings

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

Emergency Backup 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

Ebenezer sponsors a Section 127 Educational Assistance Plan to reimburse tuition for your continuing education up to $5,250 per calendar year. You can take advantage of the benefit offered through this plan to enhance your current position or to prepare for a future position within Fairview or Ebenezer.

Direct Pay Tuition

Ebenezer partners with select colleges and universities to pay your tuition. This benefit will pay up to $5,250 per year in combination with any other education benefits received under this plan.

Student Loan Repayment

Ebenezer offers an optional student loan repayment program to current and incoming benefit-eligible employees in select RN job roles. The benefit reimburses payments made to your student loan 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 60+ Hour Pay Period *(Every Two Weeks)*	Medica - Copay Plan	Medica - High-Deductible Health Plan*
Employee Only	$102.69	$61.68
Employee + Spouse	$303.08	$217.81
Employee + Child(ren)	$264.12	$189.81
Employee + Family	$418.56	$300.80

* 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 Only	$5.46	$7.44
Employee + Spouse	$17.31	$23.55
Employee + Child(ren)	$23.69	$32.22
Employee + Family	$31.88	$43.38

Vision Insurance Rates

Your Cost Per Pay Period *(Every Two Weeks)*	**VSP Vision**
Employee	$1.77
Employee + Spouse	$3.54
Employee + Child(ren)	$3.78
Employee + Family	$6.06

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 48-59.9 Hour Pay Period *(Every Two Weeks)*	Medica - Copay Plan	Medica - High-Deductible Health Plan*
Employee Only	$148.76	$108.76
Employee + Spouse	$399.84	$309.19
Employee + Child(ren)	$348.43	$269.49
Employee + Family	$552.17	$427.21

* 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 Only	$7.29	$9.91
Employee + Spouse	$20.77	$28.26
Employee + Child(ren)	$28.42	$38.66
Employee + Family	$38.26	$52.05

Vision Insurance Rates

Your Cost Per Pay Period *(Every Two Weeks)*	**VSP Vision**
Employee	$1.77
Employee + Spouse	$3.54
Employee + Child(ren)	$3.78
Employee + Family	$6.06





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