

LUTHERAN CHURCH OF HOPE
925 Jordan Creek Pkwy., West Des Moines, IA 50266
EMPLOYEE BENEFITS SUMMARY
(FOR 30 + HOURS PER WEEK)
1/1/24 – 12/31/24

MEDICAL INSURANCE – Wellmark BCBS

- 60 day waiting period – benefits effective the 1st of month after that
- Choice of 2 plans
- Employee premium paid by Lutheran Church of Hope except for \$.50 per paycheck for Blue Advantage HMO plan or \$24.58 for Alliance Select PPO plan
- Premiums paid by employee (pre-tax payroll deduction) for dependent coverage:
Add Spouse – \$190.64/payroll Blue Access; \$222.69 Alliance Select
Add Child(ren) – \$158.50/payroll Blue Access; \$189.08 Alliance Select
Add Spouse & Child(ren) – \$387.00/payroll Blue Access; \$439.64 Alliance Select

DENTAL INSURANCE – Delta Dental

- 60 day waiting period – benefits effective the 1st of month after that
- Employee premium paid by Lutheran Church of Hope except for \$.50 per paycheck
- Dependent premium paid by employee (pre-tax payroll deduction):
Add Spouse - \$21.45/payroll
Add Child(ren) - \$25.47/payroll
Add Spouse & Child(ren) - \$52.70/payroll

LIFE INSURANCE/AD&D – Mutual of Omaha

- 60 day waiting period – benefits effective the 1st of month after that
- Employee & dependent(s) premium paid by Lutheran Church of Hope
- Term insurance equal to 2 times annual earnings
- Dependent insurance: Spouse - \$15,000; Child(ren) - \$10,000

SHORT TERM DISABILITY INSURANCE – Mutual of Omaha

- Starts day 1 of injury, day 8 of illness
- 70% pay up to \$1000 for up to 13 weeks, up to 6 weeks for maternity (8 wks C-section)

LONG TERM DISABILITY INSURANCE – Mutual of Omaha

- 60 day waiting period – benefits effective the 1st of month after that
- Employee premium paid by Lutheran Church of Hope

FLEXIBLE BENEFITS PLAN – Kabel Business Services

- 60 day waiting period – benefits effective the 1st of month after that
- Allows for payment of medical and/or day care out-of-pocket expenses with pre-tax dollars

403(b) RETIREMENT PLAN – OneAmerica

- Available to employees budgeted for 15 or more hours/week
- 60 day waiting period – benefits effective the 1st of month after that
- Lutheran Church of Hope matches 50% up to 6% of gross earnings

ALSO AVAILABLE – Avesis Vision Insurance &/or Mutual of Omaha Additional Life Insurance

- 60 day waiting period – benefits effective the 1st of month after that
- Premium paid by employee via payroll deduction (Vision: Single \$6.69, w/Spouse \$12.84, w/Child(ren) \$13.99, Family \$18.00 per payroll)