

# 2023 (30+/FT) BENEFITS OVERVIEW

ImpactLife is committed to helping you and your family maintain health and financial wellness. Every effort has been made to offer a full range of benefits that can help protect you and your family as your benefits are an important part of overall compensation! Here's an overview of the benefits available in 2023 for a 30+/FT status employee.

## HEALTH & WELLNESS BENEFITS (30+/FT)

ImpactLife offers a choice of comprehensive medical plans.

**Traditional PPO (Trad PPO):** In-network coverage includes 20% co-insurance and a \$2000 single/\$4000 family deductible. Out of network coverage is also available. *Refer to the Coverage Manual for more information.*

**High Deductible Health Plan (HDHP):** In-network coverage 20% co-insurance and a \$3000 single/\$6000 family deductible. Out of network coverage is also available. *Refer to the Coverage Manual for more information.*

**Wellness Discount Information:** To receive the Wellness Discount, you and your spouse must 1) complete the wellness screening **AND** complete the Tobacco Status and 2) Eliminate at least one Metabolic Risk Factor if the Screen results in 3, 4, or 5 Metabolic Risk Factors in a follow up Biometric Health Screen. *Please see the Wellness brochure for more information.*

**Dental Insurance** *1st of month following hire date*  
ImpactLife offers dental insurance providing coverage for a wide range of services. The dental plans provide 100% coverage for preventive dental care. Other dental services are also covered, subject to deductibles and coinsurance. Orthodontic Coverage is available. *Refer to the Summary Plan Description for more details.*

**Vision Insurance** *1st of month following hire date*  
You have the option to select an affordable eye care plan which includes coverage for annual eye exams, prescription glasses and contacts. *Refer to the Benefits Summary for more details.*

**Health Savings Accounts** *1st of month following hire date*  
Health Savings Accounts (HSA) work in conjunction with the HDHP medical plan. ImpactLife will contribute to your HSA if you elect the HSA/HDHP Combination. Annual Contributions are:

Employee Coverage	EE + Spouse Coverage	EE + Child(ren) Coverage	Family Coverage
\$765*	\$1,350*	\$1,350*	\$2,160*
* Amount is pro-rated for mid-year new hires			

- 1/12 of the above amount is deposited to the HSA every month with the first paycheck of the month.
- 2023 Annual HSA Contribution Limit = \$3,850 single or \$7,750 for family, \$1,000 catch up contribution age 55 or older

**Flexible Spending Accounts** *1st of month following hire date*  
**FSA Medical Reimbursement** – Set aside up to \$3,050 pre-tax funds per calendar year for your out-of-pocket medical, dental, or vision expenses! This account works best in conjunction with the Traditional plan and if you have an HSA, you may only use the FSA for out-of-pocket dental and vision expenses.

**FSA Dependent Care** – Employees who pay for childcare and/or eldercare can set aside a maximum of \$5,000 (pre-tax) per year to be reimbursed for eligible dependent-care expenses.

## FAMILY SECURITY BENEFITS (30+/FT)

**Life & AD&D Insurance** *1st of month following 90 days*  
ImpactLife provides term life and accidental death or dismemberment insurance for you. ImpactLife covers 100% of the cost for this benefit.

- 30+/FT receives 2 x your annual earnings (*up to plan max*)

**Dependent Life Insurance** *1st of month following 90 days*  
ImpactLife provides term life insurance for your dependents at no cost to you, including a \$2,000 benefit for a spouse, \$2,000 for dependent children from 6 months to 26 years and \$500 from 14 days to 6 months.

**Voluntary Life & AD&D Insurance** *1st of month following 90 days*  
You have the opportunity to purchase additional term life insurance and/or AD&D at competitive group rates.

**Short Term Disability** *1st of month following 90 days*  
ImpactLife provides short-term disability coverage at no cost to you. This protects against loss of income due to short-term illness or disability. Short Term Disability pays 60% of your base pay after a 29-day elimination period.

**Long Term Disability** *1st of month following 90 days*  
Long Term Disability insurance is a way to protect you against a loss of income due to extended disabilities. Long Term Disability is also provided at no cost to you and benefits commence when Short Term Disability benefits end and pays 60% of your average monthly gross income.

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## SUPPLEMENTAL BENEFITS (30+/FT)

You can buy supplemental benefits where benefits received can be a helpful to put towards deductibles, living expenses, childcare, and much more when you or a covered loved one experiences a covered event. *Please refer to your product brochures for higher-level details.*

### **Assurity Critical Illness Insurance Supplemental Benefit**

Pays a lump sum cash benefit for covered critical illnesses such as: heart attack, stroke, invasive cancer, and 23 other covered illnesses.

### **Assurity Accident Expense Insurance Supplemental Benefit**

Pays a cash benefit when you or a covered love one experience an injury. Common injuries covered such as: fractures, dislocations, burns, lacerations, and much more.

### **Assurity Hospital Indemnity Insurance Supplemental Benefit**

Pays a cash benefit when you or a covered loved one is admitted into inpatient care for a period of 20 hours or more. Benefits can be received whether a person is admitted due to illness, injury, surgery, and even pregnancies.

## PAID TIME OFF BENEFITS (30+/Full-Time)

### **Holidays** *Upon Hire*

ImpactLife recognizes the following 6 days as paid holidays: New Year's Day, Memorial Day, 4<sup>th</sup> of July, Labor Day, Thanksgiving Day and Christmas Day.

### **Paid Time Off (PTO)** *Upon Hire*

Paid Time Off Benefits are offered for employees needing time away from work for well-being, illness or personal reasons.

PTO hours are earned based on actual hours worked multiplied by the appropriate factor for years of service. PTO is accrued bi-weekly and accrual commences on the 1<sup>st</sup> day of employment. *Please refer to the PTO policy for complete details.*

## FACTOR SCHEDULE

**Start of 1<sup>st</sup> year** .077 x actual hours worked

**Start of 4<sup>th</sup> year** .1 x actual hours worked

**7 or more years** .124 x actual hour worked

## RETIREMENT & SAVINGS BENEFITS (30+/FT)

### **401(k) Retirement Plan** *1st of month following 30 days*

The 401(k) Retirement Plan allows you to save for retirement. ImpactLife matches 100% on the first 4% of your contributions. Employees have the option to make pre-tax and/or Roth contributions. New employees are automatically enrolled into the Plan at a 6% pre-tax contribution rate. Employees may also receive an annual discretionary contribution from ImpactLife based upon organizational performance. See the 401k Summary Plan Description booklet for full details.

## OTHER IMPACTLIFE BENEFITS (30+/FT)

### **Employee Assistance Program (EAP)** *Upon Hire*

Free, confidential counseling services are available for you and your immediate family through PAS EAP. Professional counselors are available 24 hours a day, 7 days a week. PAS EAP also offers Financial Resources and Legal Services.

### **Tobacco Cessation Reimbursement** *Upon Hire*

ImpactLife will reimburse an employee up to \$300 for the cost of an approved tobacco cessation program or aid. Medical coverage also includes coverages for Tobacco Cessation.

### **Health Club Reimbursement** *Upon Hire*

Eligible employees will receive \$50 towards the Health Club Membership every 3 months, with usage of 2 times per week or more. Can be reimbursed on your paycheck or into your Health Savings Account.

### **Employee Referral Award** *Upon Hire*

In an effort to hire highly qualified, productive employees, ImpactLife offers a \$1,000 bonus referral award to employees who refer an applicant who is subsequently hired. *See the Employee Referral Policy for full details. Contact a recruiter for further information.*

## QUESTIONS? CONTACT:

### **Katy Joyce**

**Manager, Employee Benefits and Leave Administration**

**(563) 823-4158 | [kjoyce@ImpactLife.org](mailto:kjoyce@ImpactLife.org)**

### **Cali Milligan**

**Benefits Coordinator**

**(563) 823-4146 | [cmilligan@ImpactLife.org](mailto:cmilligan@ImpactLife.org)**

*This is intended to be an overview of your benefits and is not inclusive of all details. Please refer to the applicable plan document or policy for complete information.*