



Standard Benefits Package

Living Water US

2023

WHO IS ELIGIBLE?

You are eligible for benefits if you are:

- A full-time employee regularly scheduled to work at least 30 hours per week

A) Health and Wellness

1. Medical Insurance
 - Living Water covers 88% of the medical premium for employee coverage
 - Living Water covers 60% of the dependent medical premium coverage
 - Living Water reimburses a portion of your out-of-pocket expenses through an HRA account (\$1,000 individual; \$2,000 family)
2. Dental Insurance
 - Living Water offers one dental plan option
 - Living Water covers 50% of the dental premium for all levels of coverage
3. Vision Insurance
 - Living Water offers one vision plan option
 - Living Water covers 50% of the vision premium for all levels of coverage
4. Basic Life Coverage
 - Living Water automatically enrolls all eligible employees into a Life Insurance plan, which pays a benefit to your beneficiary equal to one (1) time your annual base pay
5. Basic Accidental Death & Dismemberment Coverage
 - Living Water automatically enrolls all eligible employees into an AD&D plan, which pays a benefit to your beneficiary equal to one (1) time your annual base pay
6. Short Term Disability Coverage
 - Living Water covers 60% of base salary up to 12 weeks (benefits begins after the 7th day)
7. Long-Term Disability Coverage
 - Living Water covers 60% of base salary after the 90th consecutive day of disability

B) Retirement

1. 403(B)
 - Eligible employees may immediately enroll in a 403(b) Retirement Plan
 - Living Water will match employee contributions up to 5% (regular base wages and OT only)
 - Vesting Requirements – participants are considered fully vested 1 year from date of hire
 - Employees who choose to participate can select to have their contributions pre-tax or post-tax (Roth)

C) Time Off

1. Short-Term Leaves of Absence (PTO)
 - Living Water permits employees to be absent from work under certain circumstances, including sickness or injury
 - You begin accruing PTO hours on your first day of work with Living Water
 - Employee's will earn PTO according to the following schedule:
 - Hire Date through Year 1 1.54 hours per 80 hour pay period (5 days)
 - Years 2 and over 3.08 hours per 80 hour pay period (10 days)
 - Employees may accumulate unused days of paid absence up to a maximum of 240 hours (30 days) for use in future years (unused days of PTO are not convertible into cash or paid out upon termination of employment).

2. Vacation

- Living Water grants annual vacations with pay to regular full-time employees. The accrual rate is based on your hire date. The accruals are based on your regular hours worked and the number of years you have worked:
 - Years 1 -5 3.08 hours per 80 hour pay period (10 days)
 - Years 6-10 4.62 hours per 80 hour pay period (15 days)
 - Years 11 plus 6.16 hours per 80 hour pay period (20 days)

3. Holidays

Eligible employees will be given a day off for each holiday observed:

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|-------------------------------|---------------------------|
| 1. New Year’s Days | 7. Thanksgiving Day |
| 2. Martin Luther King Jr. Day | 8. Day after Thanksgiving |
| 3. Good Friday | 9. Christmas Eve |
| 4. Memorial Day | 10. Christmas Day |
| 5. Independence Day | 11. Birthday |
| 6. Labor Day | |

HOW MUCH DOES INSURANCE COST PER BI-WEEKLY PAYCHECK?

Medical – UnitedHealthcare (PPO)

	Pre-Tax
Employee Only	\$ 37.36
Employee + Spouse	\$260.96
Employee + Child (ren)	\$183.51
Employee + Family	\$334.54

Dental – Mutual of Omaha (PPO)

	Pre-Tax
Employee Only	\$ 6.39
Employee + Spouse	\$14.53
Employee + Child (ren)	\$14.53
Employee + Family	\$27.48

Vision – VSP

	Pre-Tax
Employee Only	\$ 1.96
Employee + Spouse	\$ 3.14
Employee + Child (ren)	\$ 3.21
Employee + Family	\$ 5.17

OTHER INFORMATION

During the year, you can only make changes if you have a qualifying life event such as:

- Marriage
- Divorce
- Birth or adoption
- Death of a dependent
- Loss of coverage

You have 30 days from the date of the qualifying life event to make any changes otherwise you will need to wait until the next open enrollment period.