



Standard Benefits Package

Living Water US

2025

WHO IS ELIGIBLE?

You are eligible for benefits if you are:

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

A) Health and Wellness

1. Medical Insurance

- Living Water offers one dental plan option.
- Living Water covers 90% of the medical premium for employee coverage and 65% of the dependent medical premium coverage.
- Living Water reimburses a portion of your out-of-pocket expenses through an annual HRA account (\$500 individual; \$1,000 all other levels).

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. Financial Security – Living Water automatically enrolls employees into the following plans, with 100% of the cost covered by Living Water.

- Basic Life Coverage - pays a benefit to your beneficiary equal to one (1) time your annual base pay.
- Basic Accidental Death & Dismemberment Coverage - pays a benefit to your beneficiary equal to one (1) time your annual base pay.
- Short Term Disability Coverage - pays 60% of base salary up to 12 weeks (benefits begin after the 7th day).
- Long-Term Disability Coverage - pays 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. Paid Time Off (PTO)

- Living Water permits employees to be absent from work under certain circumstances, including sickness, illness, bereavement, doctor appointments, etc.
- You begin accruing PTO hours on your first day of work with Living Water.
- Employees will earn 3.08 hours per 80 hours pay period (10 days).
- Employees may accumulate unused PTO up to a maximum of 240 hours (30 days).
- Unused hours of PTO are not convertible into cash or paid out upon termination of employment.
- Recharge Days (announced on an annual basis) will be deducted from the PTO balance.

2. Parental Leave

- Primary Care Giver: 4 weeks fully paid (160 hours).
- Secondary Care Giver: 1 week fully paid (40 hours).

3. Vacation

- Living Water grants annual vacations with pay to regular full-time employees. The accrual rate is based on your hire date and the number of years you have worked for LWI:
 - 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)
- Unused hours of Vacation are paid out upon termination of employment.

4. 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	\$ 33.51
Employee + Spouse	\$246.65
Employee + Child (ren)	\$172.82
Employee + Family	\$316.78

Dental – Sun Life

	Pre-Tax
Employee Only	\$ 8.32
Employee + Spouse	\$15.85
Employee + Child (ren)	\$15.62
Employee + Family	\$26.20

Vision – VSP

	Pre-Tax
Employee Only	\$ 1.96
Employee + Spouse	\$ 3.14
Employee + Child (ren)	\$ 3.21
Employee + Family	\$ 5.16

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 or 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.