

**HIGHLIGHT OF BENEFITS
BRENTWOOD BAPTIST CHURCH
2018 Plan Year**

This is only a summary of benefits. In the case of a conflict of information the master plan governs. Please review the Personnel Policy Manual regarding a specific benefit. For additional questions regarding these benefits, please contact Human Resources.

All full-time employees are benefits eligible their first day of employment. Eligible employees at BBC are provided a wide range of benefits. Legally mandated benefits such as Social Security and workers' compensation cover all employees in the manner prescribed by law. **Services performed in the employ of a church are exempt from state unemployment taxes. Therefore, unemployment benefits are not available upon termination of employment.**

The following is a sampling of the benefit programs are available to eligible employees:

- Health benefits provided through BlueCross BlueShield of TN
 - High Deductible Plan or PPO (buy-up)
 - Health Reimbursement Account
 - Flexible Spending Accounts
 - Vision Insurance
 - Dental Insurance
- Life Insurance
- Short-Term Disability
- Long-Term Disability
- Sick Leave Benefits
- Vacation Leave Benefits
- Holiday Pay
- 403(b) Retirement Savings Plan
- LegalShield – Identity and Legal Protection

BBC offers a flexible benefit plan to all eligible full time employees. Employees may purchase benefits from a menu of benefits made available. Benefits made available may change from year to year based on the price and availability to BBC from the Guidestone Financial Resources as well as private insurance providers. Benefit products may be purchased on a pretax basis in accordance with existing IRS regulations for Section 125 benefit plans and on a post-tax basis for benefits that are not eligible for pretax payment.

Open enrollment occurs each November with any benefit changes taking effect January 1 of the following calendar year. Benefit changes such as adding or terminating dependent coverage are allowed during the year only if there is a qualifying event such as the birth of a child, death or divorce of a spouse, or dependent loss of employment. Contact Human Resources for a complete list of qualifying events. Benefit changes due to a qualifying event must be made within 31 days of the event. Documentation verifying the qualifying event may be required.

Health Insurance

BBC offers two options for health insurance and prescription coverage through Blue Cross Blue Shield of Tennessee: High Deductible Health Plan and Preferred Provider Plan. The High Deductible Health Plan includes a Health Reimbursement Account for medical expenses. For more information, contact Human Resources.

Health Reimbursement Account (HRA) – The HRA is an account set up to help pay for medical expenses for enrollees in the High Deductible Health Plan. BBC contributes to each enrollee's HRA account.

Flexible Spending Accounts (FSA) – Flexible spending accounts (FSA) are voluntary accounts that help pay for health care and/or childcare expenses using pre-tax dollars that are not covered by other benefit programs such as the medical or dental plans. The health care account reimburses employees for health care related expenses incurred that are not covered by the insurance plan. The health care spending limit for 2018 is \$2,650. A dependent care FSA reimburses money spent for dependent care or after-school programs for children under the age of 13. The dependent care FSA is limited to \$5,000 annually. There is no administrative cost to the employee for participating in either of these flexible spending account options offered by Wage Works. A Benefits MasterCard or Visa is provided.

Dental Insurance – Employees may enroll in Blue Cross Blue Shield of Tennessee Dental Plan. The maximum annual benefit for dental is \$1,000.

Group Life Insurance – BBC provides group life insurance equivalent to two times the annual base salary. Additional employee life insurance can be purchased by individuals up to a total coverage of \$750,000.

Optional Life Insurance – In addition to the employee life insurance that BBC provides, employees may purchase additional life insurance for their spouse and dependents. Proof of insurability is required if optional life selection is not made at the time of hire.

Short-Term Disability – Short-term disability coverage is available from GuideStone covering up to a 12-week period of disability. This plan covers 60% of earnings to a maximum of \$500 per week.

Long-Term Disability – Long-term disability coverage is provided by BBC for each employee beginning after a 90-day elimination period. The plan pays 60% of earnings to a maximum of \$15,000/month for up to three years.

Sick Leave – Employees accrue sick leave benefits at the rate of 10 days per year to a maximum of 60 days.

Vacation Leave – Full-time staff employees initially accrue 10 days of vacation leave per calendar year (prorated depending upon start date). Accrued vacation leave may be taken after six months of employment. Employees may carry over up to five days' vacation into the new calendar year.

Holidays – BBC employees receive 12 paid holidays per year. In addition to the recognized holidays, eligible employees will receive 1 floating holiday each year. All holidays falling on Saturday are observed on the preceding Friday. All holidays falling on Sunday will be observed on the following Monday. For a complete listing of holidays, please see the Personnel Policy Manual.

Retirement Plan – BBC provides for participation in a 403(b) retirement plan option with GuideStone Financial Resources. Employees may begin making pre-tax contributions to the plan as soon as they are employed at BBC. BBC will match employees' contributions to a maximum according to employee classification. Employees should contact GuideStone or their personal financial planner for advice on personal contributions. For information about the retirement fund option, please look at the GuideStone Financial Resources at <http://www.guidestone.org>.