



Evangelical Free Church of America
2025 Employee Benefits*
All insurance benefits begin on first day of employment.

Life and AD&D Insurance – Mutual of Omaha Insurance

- A. Group Life and Accidental Death & Dismemberment Insurance - No cost to employee.
 - 1. Employee = One times annual salary up to \$100,000 for life coverage, and two times annual salary up to \$200,000 for AD&D
 - 2. Spouse = \$5,000
 - 3. Children = 6 months to age 19 (26 if full-time student) = \$1,000
- B. Supplemental Life and AD&D Insurance - Voluntary, with an additional after-tax cost to employee.
Conversion/portability options are available for the above policies.

Short and Long Term Disability Insurance – Mutual of Omaha Insurance

No cost to employee -- provides 60% of salary after 14-day (STD*) and 90-day waiting period (LTD**).

*Subject to policy maximum of \$500 per week.

**Subject to policy maximum of \$5,000 per Month.

Medical Insurance – HealthPartners

EFCA pays the majority of premium, employee pays balance through pre-tax payroll deduction.

- A. Open Access Copay (Choice 300-25)
Co-pays for urgent care (\$25), office visits (\$25), and prescriptions (\$12-\$90). 100% coverage for in-network preventive care. All other covered expenses subject to \$300 in-network deductible per person (\$900 per family), then paid at 75%. In-network out of pocket maximum= \$2,750 single, \$5,500 family.
Your Monthly Cost: Employee - \$271.81 Employee +1 - \$595.09 Family - \$751.66
- B. Three For Free (Choice 2000-75)
Three free office visits for each family member per calendar year and prescriptions (\$12-\$90). 100% coverage for in-network preventive care. All other covered expenses subject to \$2,000 in-network deductible per person (\$4,000 per family), then paid at 75%. In-network out of pocket maximum= \$5,000 single, \$9,000 family.
Your Monthly Cost: Employee - \$167.54 Employee +1 - \$366.81 Family - \$463.32
- C. HSA High Deductible (Empower RxPlus Embedded 4000-100)
100% coverage for preventive care, all other covered expenses subject to \$4000 in-network deductible per person (\$8,000 per family) then paid at 100%. Many preventive prescriptions are covered at the same rate as options A and B above. See HR for list of covered prescriptions. Out of pocket maximum= \$4,250 single, \$8,500 family. This plan is designed to be paired with a health savings account.
Your monthly Cost: Employee - \$107.73 Employee +1 - \$235.86 Family - \$297.91

Health Savings Account – EFCA will contribute \$1,500 annually to your HSA account, spread out equally throughout the year and this is offered through Optum. You can also contribute your own funds through pre-tax payroll deduction up to the total maximum annual contributions allowed by the IRS. For 2025, the maximum annual contribution is \$4,300 for a single account and \$8,550 for family. This total is for all sources combined.

Dental Insurance – HealthPartners

EFCA pays the majority of premium, employee pays balance through pre-tax payroll deduction.

Dental coverage available (Same coverage under each plan, only provider network size is different):

- A. Dental Select – Any dentist from HealthPartners Dental or Park Dental clinics.
Your Monthly Cost: Employee - \$6.70 Employee +1 - \$12.99 Family - \$17.93
- B. Open Access – Over 2200 dentists in MN/bordering states and more than 140,000 locations in US.
Your Monthly Cost: Employee - \$16.15 Employee +1 - \$31.31 Family - \$43.19
- C. Any Dentist – Any dentist without a referral.
Your Monthly Cost: Employee - \$29.43 Employee +1 - \$57.08 Family - \$75.71

* READ HEALTHPARTNERS BENEFITS SUMMARY CAREFULLY FOR ADDITIONAL DETAILS ABOUT COVERAGE.

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Flexible Spending Account (Section 125) – Pre-tax payroll deductions for:

1. Out-of-pocket expenses for medical/dental/vision or dependent care.
2. Up to \$3,300 for medical/dental, and \$5,000 dependent care deferral option.
3. Reimbursement claims processed semi-monthly by third party administrator.
4. Limited-Purpose Flex available for HDHP/HSA participants.

Tax Deferred Annuity 403(b) Plan (TDA)

1. Employee may contribute immediately...no waiting period.
2. Employees are eligible for employer contribution the first pay period after three full months of continuous service.
3. The EFCA contribution for 2025 is 5% of annual wages or salary, plus another 2.5% if the employee contributes at least 2.5%.

Pay Checks – Payroll is direct deposited to your bank semi-monthly, with targeted paydays on the 7th and 22nd.

Work Hours – Flexible start and end times based on your and the department's needs.

Paid Holidays – 12 per year

New Year's Day	Juneteenth	Day after Thanksgiving
Martin Luther King Jr. Day	July 4th	Christmas Eve Day
Good Friday	Labor Day	Christmas Day
Memorial Day	Thanksgiving	Floating holiday (1)

Paid Vacation – Accrued monthly.

1. Vacation may be used as soon as accrued or saved until the following calendar year.

<u>Years of service</u>	<u>Days accrued annually</u>
0- 2	10 (2 wks)
2-7	15 (3 wks)
7-15	20 (4 wks)
15+	25 (5 wks)

2. Eligible part-time employees accrue vacation at the rate of 80% of the above amounts.

Paid Sick Leave – Accrued monthly.

1. Full-time employees accrue 4.67 hours/month or 7 days/year; accumulated to maximum of 30 days or 240 hours.
2. Eligible part-time employees accrue 4 hours/month or 6 days/year, accumulated to a maximum of 192 hours.
3. Part-time MN employees working fewer than 30 hours/week accrue MN Earned Sick & Safe Time (ESST) at a rate of 1 hour ESST for every 30 hours worked to a maximum of 48 hours earned per year.

Reimbursed Business Expenses

1. All approved business expenses are reimbursed at 100% (including mileage at the IRS allowable rate)

* Note: This is only a brief summary of the benefits available to employees of the Evangelical Free Church of America and is not a controlling document and does not in any way imply a contract. Please refer to the various plan documents and materials for a more detailed description of benefits.

NOTE: The EFCA is a 501(c)(3) organization and is exempt from unemployment law.