

Benefit Type	Benefit Carrier	Who's Eligible	When It's Effective	Who Contributes	Description	Open Enrollment Dates
Medical Coverage	Principal PPO www.principal.com	Regular Full-Time	First of month following date of hire	Employee and/or LifeChurch.tv	PPO Medical, In-Network or Out-of-Network benefits. Deductible or Co-Pay required dependent on type of service. See Principal Medical Benefit Summary or Plan Description for details, located in Staff Portal.	May 1st
Dental Coverage	Guardian PPO www.guardiananytime.com	Regular Full-Time	First of month following date of hire	Employee and/or LifeChurch.tv	PPO Medical, In-Network or Out-of-Network benefits. Deductible or Co-Pay required dependent on type of service. See Guardian Plan Description for details, located in Staff Portal.	May 1st
Vision Coverage	Vision Service Plan (VSP) www.vsp.com	Regular Full-Time	First of month following date of hire	Employee and/or LifeChurch.tv	Calendar based vision coverage. Covers percentage of eye exam, lenses, frames, and contacts after Co-Pay. Eye Exam every 12 months and lenses/frames/contacts every 24 months. See the Vision Summary for details, located in Staff Portal.	May 1st
Life Insurance	Lincoln Financial	Regular Full-Time	First of month following date of hire	LifeChurch.tv	Class 1 (job class 4+) receives 2x annual salary in Life and AD&D coverage. Class 2 (job class 3) receives \$40K in Life and AD&D coverage. See Lincoln Financial Summary Plan Descriptions in Staff Portal for details.	
Short Term Disability (STD)	Guardian (ASO) LifeChurch.tv	Regular Full-Time	First of month following date of hire	LifeChurch.tv	Provides 60% base salary replacement after one week waiting period for qualifying medical absences. Requires approval by physician and carrier. See Guardian Plan Description for details, located on Staff Portal.	
Long Term Disability (LTD)	Guardian	Regular Full-Time	First of month following date of hire	LifeChurch.tv	Provides 60% base salary replacement after three month waiting period (met under Short Term Disability) for qualifying medical absences. Requires approval by physician and carrier. See Guardian Plan Description for details, located on Staff Portal.	
Flexible Spending Account (FSA) Medical	American Benefits Group www.myflexresource.com	Regular Full-Time	First of month following date of hire	Employee	Ability to pay out-of-pocket medical expenses (not covered by plan) with pre-tax dollars, thereby reducing tax liability each pay period.	January 1st
Flexible Spending Account (FSA) Dependent	American Benefits Group www.myflexresource.com	Regular Full-Time	First of month following date of hire	Employee	Ability to pay child care expenses required for employment with pre-tax dollars, thereby reducing tax liability each pay period.	January 1st
Flexible Spending Account (FSA) Outside Insurance Premium	American Benefits Group www.myflexresource.com	Regular Full-Time	First of month following date of hire	Employee	Ability to pay premiums (not already paid on pre-tax basis) with pre-tax dollars, thereby reducing tax liability each pay period.	January 1st
Retirement (401k)	Oklahoma Financial www.okfin.com	Regular Full-Time Regular Part-Time	First of month following date of hire	Employee LifeChurch.tv	Pre-tax or Post-tax contribution made by employee into the 401k, with up to 5% dollar for dollar match by LifeChurch.tv. Additional Discretionary contribution made by LifeChurch.tv at end of calendar year. Fully vested after 4 years. See details in 401k Plan Features, located in Staff Portal. Must be 21+ years of age to participate.	1st of each Quarter: January 1st April 1st July 1st October 1st
Voluntary Life Insurance	MetLife	Regular Full-Time	First of month following date of hire	Employee	Additional Term Life Insurance and AD&D insurance offered to Employee and immediate family members. Cost is based on Employee age and dollar amount of coverage elected. For details, see the MetLife Summary Plan Description, located in Staff Portal.	January 1st
Paid Time Off (PTO)	EZ Labor	Regular Hourly/ Non-Exempt	Upon Hire	LifeChurch.tv	Five sick days allotted January 1st, prorated first year based on hire date. Vacation time accrued per pay period, based on standard work hours and years of service. See details of PTO policy in the Employee Handbook, located in Staff Portal.	
Leave Time	Employee Access https://home.eease.com	Regular Salary/ Exempt	Upon Hire	LifeChurch.tv	Leave time for sick, vacation, personal, missions, etc. used within the stated policy guidelines. Average time based on years of service: 0-5 years/20 days; 6-10 years/25 days; 10+ years/30 days. See details of LifeChurch.tv Leave Policy in Employee Handbook, located in Staff Portal.	
Family Medical Leave Act (FMLA)		Regular Full-Time Part-Time	Following one year of service and 1,250 hours worked in the 12 months prior to leave request	N/A	Offers retention of benefits and job following a temporary absence due to birth or adoption of child or serious medical condition of employee, child, spouse, or parent. (Limited to 12 weeks, taken with Short Term Disability.)	
Bereavement Leave		Regular Full-Time	Upon Hire	LifeChurch.tv	Up to 3 days (based on standard work hours) for immediate family or spouse's immediate family. See Bereavement Policy in Employee Handbook.	
Jury Duty		Regular Full-Time Part-Time	Upon Hire	N/A	Employee receives regular base pay while on jury duty and keeps jury duty pay given by the court. Not to exceed 4 weeks.	
Educational Assistance		Regular Full-Time	Upon Hire	LifeChurch.tv and Employee	Offers reimbursement for tuition (amount dependent upon type of course work) per semester upon successful completion of the course. See Educational Assistance Policy for more details, located in Staff Portal or Employee Handbook.	
Wellness Program		Regular Full-Time Part-Time	Upon Hire	LifeChurch.tv and Employee	Offers reimbursement of Wellness Program cost up to \$90 per quarter. Reimbursement is taxable income. See the Wellness Program Description for details, located in Staff Portal.	
Cell Phone Allowance		Determined by position and supervisor request	Upon Hire	LifeChurch.tv	Cell phone allowance added to monthly earnings up to \$50/month. Benefit is based on position type and supervisor request. Allowance is added to taxable income.	

