Potomac Conference Corporation
Human Resources
606 Greenville Avenue, Staunton, VA 24401
Office (540) 886-0771 | Fax (540) 904-0722
http://www.pcsda.org

EMPLOYER PROVIDED BENEFITS

EMPLOYEE BENEFITS SUMMARY

	Managed By	Purpose	Eligibility	Monthly Premium Deduction	Benefit Provisions	Coverage Amounts	Other Notes
Health Care	Adventist Risk Management (Aetna)	To provide Health Care benefits to employees and their spouses and/or children	Active full-time and part time employees regularly working 30+ hours per week, their spouse and/or dependents as defined in the HCAP Policy	**Coverage Type** / **AXS** / **ACC** Employee Only $46 $109 Employee + Child(ren) $85 $169 Employee + Spouse $96 $189 Family $132 $250	See Health Care Schedule of Benefits		Benefit is employer subsidized, but is optional. Enrollment is required in order to elect this coverage.
Retirement	Adventist Retirement Plans	To provide retirement income for employees and their beneficiaries	All employees age 20+ can make contributions even if the employee is not eligible for employer contributions. **Some exclusions include**: temporary employees, students, nonresident aliens, seminarians, day care employees, etc…	**Employer Contribution Eligibility** **Full-Time Employees** (38+ hours/wk): Employer contributes 5% and matches employee contributions up to 3%. **Part-Time Employees** (<38 hours/wk): Employer matches employee contributions up to 3%.	Summary Plan Description document can be accessed and downloaded by going to www.adventistretirement.org then clicking on the Current Employees link and accessing Employee Downloads	Employee contributions permitted up to the IRS limit of $18,500 annually ($24,500 annually for employees age 50 or above).	See enclosed ARP Automatic Enrollment / Automatic Escalation Notice for enrollment information. Also refer to enclosed Empower Website Registration document for instructions on how to access your account online.
Basic Life Insurance	ReliaStar Life Insurance Company (Voya Financial)	To provide basic death benefit to the beneficiaries of the employee, spouse and dependents	Active full-time conference-funded employees, their spouse and/or dependents as defined in the Health Care Assistance policy	Employer Provided	Summary Plan Description document can be accessed and downloaded by going to www.adventistrisk.org , clicking on Employee Benefits then clicking on the Life & Disability Benefits link.	Employee * $100,000 Spouse $50,000 Child(ren) $10,000 Stillborn $750	* Waive option available. To opt - select "Waive" on the Employee Life Insurance portion of the form then fill out the Basic Life Insurance Enrollment form Basic Life, LTD and Supplemental Life (addressed on page 2 of this document) enrollment are combined on to one form. Please fill out the form even if you are electing standard coverage and do not want supplemental coverage. The enrollment form provides beneficiary information for the employer provided portion of this benefit.
Long Term Disability	ReliaStar Life Insurance Company (Voya Financial)	To provide income replacement for the employee in the event of disability.	Active full-time conference-funded employees	Employer Provided	Summary Plan Description document can be accessed and downloaded by going to www.adventistrisk.org , clicking on Employee Benefits then clicking on the Life & Disability Benefits link.	After a 90 day* elimination period income is replaced at 66.67% to a maximum of $6,000 per month. (* Refer to the Summary Plan Description for specific elimination period and income replacement percentage.)	Benefit payments may be reduced by other sources of income being received. Some disability may have limited or no coverage under the plan - refer to your specific policy booklet.
Personal Accident Insurance (Formerly AD&D)	ReliaStar Life Insurance Company (Voya Financial)	To provide a benefit to the beneficiaries of the employee in the event that death or dismemberment occurs.	Active full-time conference-funded employees	Employer Provided	Summary Plan Description document can be accessed and downloaded by going to www.adventistrisk.org , clicking on Employee Benefits then clicking on the Life & Disability Benefits link.	Full-Time Employee - $20,000 Executives, Directors and Associates working out of the PC Home Office - $300,000	Please fill out the form even if you are not electing additional coverage. The enrollment form provides beneficiary information for the employer provided portion of this benefit.

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EMPLOYEE ELECTED BENEFITS (Optional)

	Managed By	Purpose	Eligibility	Monthly Premium Deduction	Benefit Provisions	Coverage Amounts	Other Notes
Supplemental Life Insurance	ReliaStar Life Insurance Company (Voya Financial)	To provide optional supplemental death benefit to the beneficiaries of the employee, spouse and/or dependents.	Active conference-funded employees working at least 19 hours per week	Optional amounts are employee determined. Payroll deduction. See Voya Enrollment-at-a-Glance document for assistance with calculating monthly premium based on amount of coverage elected.	As requested by employee and approved by Voya.	**Employee** - Eligible for amounts from $10,000 to $750,000 in $10,000 increments * **Spouse** - Eligible for amounts from $10,000 to $250,000 in $10,000 increments * **Child(ren)** - Eligible for amounts from $1,000 to $25,000 in $1,000 increments *	Spouse/Child(ren) coverage is limited to 100% of the employee's amount of elected coverage * See ING Enrollment-at-a-Glance document for information regarding Guaranteed Issue amounts and Evidence of Insurability.
Supplemental Personal Accident Insurance (AD&D)	ReliaStar Life Insurance Company (Voya Financial)	To provide optional supplemental benefit to the beneficiaries of the employee/spouse and dependents, in the event that death or dismemberment occurs.	Active conference-funded employees working at least 19 hours per week	Optional amounts are employee determined. Payroll deduction. See Voya Enrollment-at-a-Glance document for assistance with calculating monthly premium based on amount of coverage elected.	Additional amounts as requested by employee and approved by Voya.	**Employee** - Eligible for amounts from $10,000 to $500,000 in $10,000 increments **Spouse** - Eligible for amounts from $10,000 to $500,000 in $10,000 increments. **Child(ren)** - Eligible for amounts from $5,000 to $25,000 in $5,000 increments. **Pilot** - Eligible for amounts from $25,000 to $125,000 in $25,000 increments.	Spouse/Child(ren) coverage is limited to 100% of the employee's amount of elected coverage
Flexible Spending Accounts	WageWorks	To reduce taxable income by allowing any employee to redirect a portion of their salary to provide reimbursement for	Active conference-funded employees working at least 19 hours per week.	Employee determined. Payroll Deduction, before tax. Maximum pre-tax annual contributions are as follows: Health Care $2,650 Day Care $5,000	Enrollment for this benefit does **not** automatically carry over from one calendar year to the next. New enrollment is required during Open Enrollment if you wish to continue this benefit next year Annual balance carryover of up to $500 permitted **IF** the employee enrolls for the following benefit year.		Once enrolled, register to access your account information at www.takecarewageworks.com. The call center for support with this site can be reached at 1-888-342-3532.
Supplemental Insurance Policies	Aflac For questions please contact our Aflac Representative, Lori Dean. She can be reached by phone at (202) 494-9880.	To provide benefits through personal, voluntary insurance policies for Cancer, Hospital Intensive Care, Voluntary Indemnity, Short-Term Disability and Accident	Active full-time conference-funded employees can enroll after 90 days of continuous, active employment.	Employee determined. Payroll Deduction, before or after tax - depending on employee election.	As determined by employee with an AFLAC representative	Various policies and coverage amounts available. Contact our Aflac Representative for additional information.	This is a direct agreement between the employee and Aflac. While the Conference facilitates the payroll deduction and transfer of premium amounts to Aflac, any correspondence regarding claims, claim payment, etc. should occur directly with Aflac.