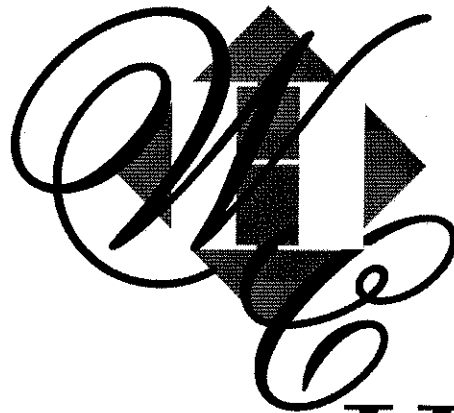


Summary of Employee Benefits and Services



Western Home
COMMUNITIES

Western Home Communities

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Cedar Falls, IA 50613

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Summary of Employee Benefits and Services

Benefits	Who is Eligible	Cost to Employee:	When Eligible	What you Receive
<p><u>Health/Dental Insurance</u></p> <p>Wellmark HSA (Broad Network Health Savings Account)</p> <p>Wellmark Blue Advantage (HMO)</p> <p>Wellmark Dental Insurance</p>	<p>Regular FT employees with 30+ hours/week</p> <p><u>Hr/Week</u></p> <p>38+</p> <p>30-38</p> <p><u>Hr/Week</u></p> <p>38+</p> <p>30-38</p>	<p>Single: \$99.62/month Double: \$199.23/month Family: \$219.28/month</p> <p>Single: \$152.59/month Double: \$305.19/month Family: \$379.86/month</p> <p>Single: \$122.89/month Double: \$245.79/month Family: \$296.68/month</p> <p>Single: \$170.60/month Double: \$341.21/month Family: \$457.10/month</p> <p>Single: \$12.29/month Double: \$60.10/month Family: \$60.10/month</p>	<p>First Day of the third month after hire.</p>	<p>\$25 for Preventative 0% co-insurance after the deductible of \$3000/\$6000 is met. WHC will give \$1000 to single and \$2000 for double and family for medical expenses and place it in a Health Savings Account with Veridian.</p> <p>\$25 for Doctor Visits 30% co-insurance \$2000/\$4000 deductible \$4000/\$8000 out of pocket max./yr Prescription Coverage \$8/35/50 *\$100/200 deductible on Non-Generic Prescriptions</p> <p>\$25/\$75 deductible 2 checkups/year are covered 100% Orthodontic coverage for dependents 19 years of age is 50%</p>

Summary of Employee Benefits and Services

Benefits	Who is Eligible	Cost to Employee:	When Eligible	What you Receive
Life Insurance	Regular FT employees with 30+ hours/week	WHC pays entire premium	First Day of the third month after hire.	1X your annual salary.
Reimbursement Accounts (Flexible Benefits)	Regular FT employees with 30+ hours/week	Employee pays 100%	First Day of the third month after hire.	Pre-tax payroll deduction for child care, dependent adult care, non-reimbursed medical and dental expenses.
Paid Time Off	Regular FT and PT employees	----	Available 90 days after hire. Starts accruing from first day.	Accrual based on hours worked and seniority. 0-4 years : .0833/hr=20 days 5-9 years : .1064/hr=25 days 10-17 years: .1304/hr=30 days 18+ years: .1556/hr=35 days
Temporary Disability	Regular FT and PT employees	----	Available 90 days after hire. Starts accruing from first day.	Accrual of up to 6 days per year to maintain salary during personal illness lasting more than 3 work days
Jury Duty Pay Funeral Pay	Regular FT or PT employees	----	90 days after hire	Pay for the time missed at work.
Direct Deposit	All Employees	----	Upon Hire	Payroll checks are deposited directly to your bank account.
Wellness Program Reimbursement	Regular FT or PT employees	----	Available 6 months after hire	Western Home Communities will reimburse FT employees \$100 & PT employees \$50 each calendar year, who participate in Wellness Programs.

Benefits	Who is Eligible	Cost to Employee:	When Eligible	What you Receive
Educational Assistance	All employees	----	1 year	Scholarships are awarded annually to employees who wish to further their education in the health care field. Tuition reimbursement is available for LPN and RN
Employee Assistance Program	All employees	WHC pays 100%	Upon hire	6 free visits for confidential assessment, counseling and/or referral for personal
401K Retirement Plan	All Employees 18 years of age and over.	WHC and Employee	First day of work.	Tax deferred plan by contributing pretax earnings into a retirement program. WHC will match her/his contribution dollar for dollar, up to 3% of the employee's gross earnings, with an additional 50% match on the next 2%
Continuing Education	All Employees	----	Upon Hire	In-services provided at no charge to all employees. LPN and RN's also get reimbursed for outside CEU's or License Renewal.

Western Home Communities is a charitable, Christian service organization which assertively seeks to create fulfilling lifestyles for seniors.

For more details about these programs, please contact Human Resources.