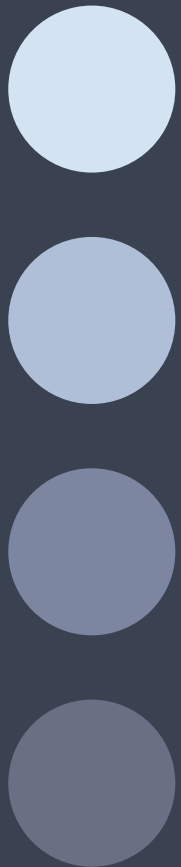


ST. MARTIN'S EPISCOPAL CHURCH



LAY EMPLOYEE
BENEFITS

2018



GETTING TO KNOW ST. MARTIN'S EMPLOYEE BENEFITS

Employee benefits play an important role in making St. Martin's a great place to work. St. Martin's comprehensive benefits program is highly competitive with those offered by other religious and non-profit organizations. In a very real sense, benefits are as much a part of an employee's earnings as regular cash compensation. It's important that employees have knowledge of their total compensation.

These benefits are designed to meet the needs of employees and their families. Familiarity with eligibility, enrollment and premiums ensures employees properly enroll and select the benefits most advantageous to their financial future.

ELIGIBILITY AND ENROLLMENT

All health and retirement benefits take effect the first day of the calendar month coinciding with or following the date on which the employee meets the eligibility requirement. Employees are allowed to make changes to all health insurance plans during the Annual Enrollment period. Any changes requested outside of the enrollment period will not be accepted unless proven to be a qualifying life event (QLE). [healthcare.gov/glossary/qualifying-life-event/](https://www.healthcare.gov/glossary/qualifying-life-event/)

PREMIUMS

St. Martin's pays for many employee benefits; some of the plans are voluntary and require that the employee enroll and make monthly contributions through payroll deductions. Some plans offered require both the employer and employee to contribute monthly premiums.

St. Martin's partners with the Church Pension Group (CPG) to broker competitive benefits for employees. CPG liaisons with employers and providers and is referenced throughout this document. To confirm enrollment in specific plans visit [mycpg.cpg.org](https://www.mycpg.cpg.org).

This brochure provides employees with an overview of the benefit plans and other employee resources available to St. Martin's staff. Knowledge of benefit options is important to developing a personal financial strategy.

ELIGIBILITY

St. Martin's employees are enrolled in benefits based upon their projected annual work hours, e.g., >1,500, 1,000-1,499 or <999 hours. For simplicity, this table shows how annual work hours translate into approximate hours worked per week, assuming 52 weeks per year.

	Benefits Eligibility Requirements Hours Worked			
	Actual work hrs/year	≥1,500	1,000–1,499	≤999
	Approximate work hrs/week	≥28.9	19.3-28.8	≤19.2
MEDICAL/HEALTH SAVINGS ACCOUNT (HSA)				
• Anthem Bluecard PPO 100		✓	✓	
• Anthem Bluecard PPO 90		✓	✓	
• Anthem CDHP-20		✓	✓	
— HSA		✓	✓	
DENTAL*				
• Cigna Dental Basic PPO		✓	✓	
• Cigna Dental and Orthodontia PPO		✓	✓	
PRESCRIPTION DRUG PLAN				
		✓	✓	
RETIREMENT PLANS				
• Defined Contribution Plan (DC)		✓	✓	
• Defined Benefit Plan (DB)		✓	✓	
— Retirement Savings Plan (RSVP)		Available to lay employees enrolled in the Lay DB Plan or who work less than 1,000 hours annually		
LIFE INSURANCE				
• Employer-Provided Group Life Insurance		✓		
• Accidental Death and Dismemberment Insurance		✓		
• Supplemental Group Life Insurance		✓		
• Individual Life Insurance		✓		
DISABILITY INSURANCE				
• Short-term Disability		✓		
• Long-term Disability		✓		
HEALTH AND WELLNESS				
• Vision		✓	✓	
• Employee Assistance Program (EAP)*		✓	✓	
• Travel Medical Assistance*		✓	✓	
• Health Advocacy*		✓	✓	
• Hearing Healthcare*		✓	✓	
EMPLOYEE PERKS*				
• Free On-site Fitness Center		✓	✓	✓
• Subsidized Lunches in Café St. Martin's		✓	✓	✓
• Discount in St. Martin's Bookstore & Gift Shoppe		✓	✓	✓
• Free Support and Programs at the Hope and Healing Center & Institute		✓	✓	✓
LEAVES				
• Paid Time Off (PTO)		✓		
• Bereavement Leave		✓		
• Jury Duty		✓	✓	✓
• Holidays		✓	✓	✓
• Mission Trip Leave		✓		
ANNIVERSARY AWARDS*				
		✓	✓	✓

*Asterisked benefits are available to both lay and clergy employees.

MEDICAL

Coverage for eligible employees. Single, employee + spouse, employee + children and family coverage may be elected. The Church offers three plans through Anthem: PPO 100, 90 and a Consumer Directed Health Plan, CDHP-20, with a Health Savings Account (HSA). For more information on St. Martin's medical plans, refer to cpg.org/active-lay-employees/insurance/health-and-wellness/medical-benefit-summary/.

Anthem BlueCard PPO 100¹

- Lower out-of-pocket costs when participant uses in-network providers or facilities
- No copay for preventive visits and fixed copays for other types of visits
- Deductibles
 - In-network: \$0/individual and \$0/family
 - Out-of-network: \$500/individual and \$1,000/family

Services	In-Network	Out-of-Network
Primary Care Visit	\$30 copay	50% coinsurance
Specialist	\$45 copay	50% coinsurance
Diagnostic Test	\$30 copay	50% coinsurance
ER Visit	\$250 copay	\$250 copay
Urgent Care	\$50 copay	\$50 copay
Hospital Stay	\$250 copay	50% coinsurance

Anthem CDHP-20¹ (high deductible) + HSA

- 100% of monthly premium paid by St. Martin's
- This plan covers some items and services even if deductible hasn't been met
- Works with a Health Savings Account (HSA)
- HSA held by Health Equity
- HSA sets up automatically at CDHP enrollment (set-up and monthly fees paid by the Medical Trust unless using participant's bank)
- Deductible
 - In-network: \$2,700/individual and \$5,450/family
 - Out-of-network: \$3,000/individual and \$6,000/family

Services	In-Network	Out-of-Network
Primary Care Visit	20% coinsurance	45% coinsurance
Specialist	20% coinsurance	45% coinsurance
Diagnostic Test	20% coinsurance	45% coinsurance
ER Visit	20% coinsurance	20% coinsurance
Urgent Care	20% coinsurance	20% coinsurance
Hospital Stay	20% coinsurance	45% coinsurance

HEALTH SAVINGS ACCOUNT (HSA)

- Requires CDHP-20 enrollment
- SMEC invests 80% of IRS annual limits for single or family coverage

Anthem BlueCard PPO 90¹

- Lower out-of-pocket costs when participant uses in-network providers or facilities
- No copay for preventive visits and fixed copays for other types of visits
- Deductibles
 - In-network: \$500/individual and \$1,000/family
 - Out-of-network: \$1,000/individual and \$2,000/family

Services	In-Network	Out-of-Network
Primary Care Visit	\$30 copay	50% coinsurance
Specialist	\$45 copay	50% coinsurance
Diagnostic Test	10% coinsurance	50% coinsurance
ER Visit	\$250 copay	\$250 copay
Urgent Care	\$50 copay	\$50 copay
Hospital Stay	10% coinsurance	50% coinsurance

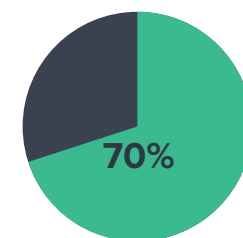
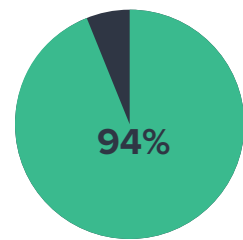
Monthly Medical Premiums			
Family Status	Anthem CDHP 20	Anthem PPO 90	Anthem PPO 100
	You pay...	You pay...	You pay...
Single	\$0	\$35	\$63
Plus Spouse	\$0	\$70	\$127
Plus Child(ren)	\$0	\$63	\$114
Family	\$0	\$105	\$190

INVESTING IN YOU

St. Martin's pays a whopping 94–100% of medical premiums while the average U.S. employer only pays up to 70% of medical premiums for employees!*

St. Martin's employees receive exceptional medical insurance for much less than the average U.S. employee.

*Source: SHRM National Business Group on Health, Washington, D.C., 2017



The Episcopal Church Medical Trust | cpg.org | 800-480-9967
Anthem BCBS | anthem.com | 844-812-9207

¹ No referrals required to see a specialist

DENTAL

Employer-paid and subsidized dental insurance is available for eligible employees. Single, employee + spouse, employee + children and family coverage may be elected. Employees may select from one of two dental plans offered by Cigna that include preventive, restorative and orthodontic services (in the Orthodontia plan). For more information on the dental plans, refer to cpg.org/active-lay-employees/insurance/health-and-wellness/dental-benefits/.

Cigna Dental Basic PPO

- \$50/individual or \$75/family annual deductible
- \$0 preventive and diagnostic services
- Preventive and diagnostic services not subject to annual deductible
- Basic restorative care – individual pays 15%
- Major restorative care – individual pays 50%
- Orthodontia not covered
- \$2,000 annual benefit maximum

Cigna Dental and Orthodontia PPO

- \$25/individual or \$75/family annual deductible
- \$0 preventive and diagnostic services
- Preventive and diagnostic services not subject to annual deductible
- Basic restorative care – individual pays 15%
- Major restorative care – individual pays 15%
- Orthodontia – individual pays 50% (\$1,500 individual lifetime limit)
- \$2,000 annual benefit maximum

Monthly Dental Premiums

	Dental Basic	Dental and Orthodontia
Single	\$0	\$20
Plus Spouse	\$27	\$67
Plus Child(ren)	\$30	\$65.50
Family	\$52.25	\$112.25

PRESCRIPTION DRUG PLAN

Express Scripts prescription benefits are available in both retail pharmacies and via home delivery for ongoing, refillable prescriptions. For more information on the prescription drug plan, refer to cpg.org/active-lay-employees/insurance/health-and-wellness/medical-benefit-summary/pharmacy/.

Participants Can Realize Cost Savings

- By requesting generic drugs whenever possible; a doctor can advise whether a generic medication is appropriate
- By using home delivery for prescriptions needed for 90 days or longer
- By using in-network pharmacies

Deductibles

- Standard plan – no deductible; retail and home delivery options; copays based on generic, preferred and non-preferred brand names
- CDHP-20 plan – medical + prescription = deductibles of \$2,700/individual and \$5,450/family; retail and home delivery are available; coinsurance after deductible is based on generic, preferred and non-preferred brand names

RETIREMENT

Employees may select between two pension plans. The Defined Contribution Plan allows employees to defer employer contributions into a tax-deferred investment plan with the option of choosing their investments through Fidelity. In the Defined Benefit Plan, employer contributions provide participants with a monthly benefit at retirement. For more information on retirement, refer to cpg.org/active-lay-employees/retirement/.

Defined Contribution Plan (DC)

The Defined Contribution Plan is 401(a) and 403(b) plan administered by Fidelity Investments.

Contributions

- St. Martin's contributes 9% of employee's annual compensation
- Employee may contribute
- Employee contribution reduces current taxable income
- Ability to transfer assets and change the allocation of future contributions online or by phone
- Investment tools to manage risk

Retirement Benefit

- Benefit is based on the value of employee's vested account balance in retirement

Loans (DC Plan only)

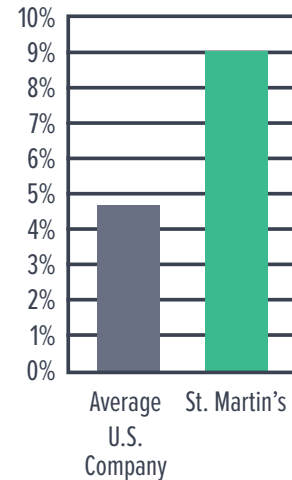
In general, employees may borrow 50% of the vested balance of their account up to a maximum of \$50,000. The minimum principal amount of any loan is \$500. The maximum loan repayment period is five years, unless the purpose of the loan is to acquire a principal residence, in which case a repayment period of up to 15 years is permitted. Loans are repaid by Automatic Clearing House (ACH) debit against the employee's bank.



INVESTING IN YOU

In 2017, the average U.S. company contributed 4.7% to employee retirement plans **if** employees matched the contributions. Contrast this with St. Martin's which contributes a colossal 9% of employee's salary **without** requiring any match.*

*Source: Washington Post



Defined Benefit Plan (DB)

The Defined Benefit Plan is a 401(a) plan administered by The Church Pension Fund.

Contributions

- St. Martin's contributes 9% of employee's annual compensation
- Employees may not contribute

Retirement Benefit

- Benefit in retirement is based on how long employee works and how much is earned
- Benefit is not tied to how the market is performing

RSVP

The Retirement Savings Plan (RSVP) is a 403(b) tax-deferred retirement savings plan that gives lay employees the option of contributing their own money toward their retirement savings. It is administered by Fidelity and available to employees enrolled in the Defined Benefit Plan or who work less than 1,000 hours annually.

- Ability to transfer assets and change the allocation of future contributions online or by phone
- Loan option
- Investment tools to manage risk

Employees are entitled to complimentary discussions with a CPG financial education specialist. Call 888-735-7114, Monday – Friday, 8:30 a.m. – 8 p.m. ET (excluding holidays).

LIFE/ACCIDENTAL DEATH AND DISMEMBERMENT

St. Martin's provides employer-paid group life insurance/accidental death and dismemberment insurance (AD&D) to eligible employees. Group life insurance provides compensation to employees' beneficiaries in the event of loss of life. AD&D insurance provides compensation for accidental loss of life or limb. Coverage is only available for the employee. St. Martin's offers options that allow employees to layer group life and individual insurance to provide a broader range of coverage opportunities, including spouse and dependent insurance. For more information on life insurance, refer to cpg.org/active-lay-employees/insurance/life/overview/.

Employer-Provided Group Life Insurance/AD&D

- Group life insurance provided and paid for by St. Martin's
- Coverage equal to twice the annual base salary of an employee, up to a maximum of \$50,000
- May be acquired without a health assessment
- Under the "living benefit payment," employee can choose to receive benefits prior to their death in the event of being diagnosed with a terminal illness

Accidental Death and Dismemberment Payable Benefits	
Loss	Benefit Payable
Leg	50% of coverage amount
Eye and leg	Full coverage amount
Accidental death	Full coverage amount of AD&D + Full coverage amount of Group Life

For questions or more information, contact CPG at 888-735-7114.

Accidental Death and Dismemberment Insurance (AD&D)

- Affords coverage for specific losses sustained as a result of an injury
- Active lay employees who are under the age of 70 and enrolled in group term life insurance are eligible; the maximum benefit pays up to the value of the full amount of the group term life insurance benefit

Supplemental Group Life Insurance

- Provides additional coverage to lay employees and their eligible dependents
- Coverage provided at group rates and the employee pays 100% of the premium
- Lay employees who participate in group life insurance and are under the age of 64, their spouse/domestic partner and eligible children are eligible for supplemental group life insurance
- Provides additional coverage for those who feel their current life insurance benefit will not be enough to cover their loved ones' expenses

Individual Life Insurance

- May be purchased by the employee
- Individual life insurance differs from group life insurance in that it offers a range of policy options
- Church Life offers three kinds of individual life insurance policies: term life insurance, universal life insurance and whole life insurance. Whole life policies are currently offered solely as a conversion from a group life insurance policy upon termination of employment.

Employees are entitled to complimentary discussions with a CPG financial education specialist. Call 888-735-7114, Monday – Friday, 8:30 a.m. – 8 p.m. ET (excluding holidays).

DISABILITY

St. Martin's provides employer-paid short-term and long-term disability insurance to employees who meet the eligibility requirements. Employees receive short-term and long-term disability coverage as a benefit to help maintain their income should they become disabled. Coverage is for illness or non-work related injury, certified by a medical provider and Liberty Mutual. Benefit pays if an illness or non-work injury results in a total disability that prevents employee from working.

For more information on disability, refer to the links below.

Short-term Disability: cpg.org/active-lay-employees/insurance/disability/short-term-disability/

Long-term Disability: cpg.org/active-lay-employees/insurance/disability/long-term-disability/

Short-term Disability

- Eligible lay employees enrolled in the employer paid plan and working a minimum of 1500 hours per year are eligible for coverage on their first active day of work.
- The coverage is available in the event of an accident, extended illness, surgery, hospitalization, maternity leave or mental illness for a limited time.
- Benefits are payable after an elimination period of 30 calendar days due to injury or sickness, including maternity leave.
- Short-term disability benefits may continue for up to 52 weeks.
- The plan benefit pays 70% of the employee's weekly earnings, or up to a \$1,000 maximum per week, if the employee becomes disabled (as defined in the plan) and remain disabled through the elimination period.
- Partial disability benefits can be payable if employee earnings are between 20% and 80% of employee's pre-disability earnings and can continue for a maximum of 30 days.

Long-term Disability

- Eligible lay employees enrolled in the employer paid plan and working a minimum of 500 hours per year are eligible for coverage on their first active day of work.
- The employee is eligible on date of hire or on the plan adoption date, whichever is the latest.
- Benefits are payable after a period of 360 consecutive days of disability.
- The plan benefit pays 67% of the employee's weekly earnings, or up to a monthly maximum of \$5,000, if the employee becomes disabled, as defined in the plan, and remains disabled through the elimination period.
- If the employee becomes disabled for the same condition within six months following a prior disability, benefits will continue under the same claim.
- Survivor Benefit: A lump-sum payment, equal to three months of benefits paid, to an eligible survivor or estate if the employee is receiving a benefit and has been disabled for at least 180 days.
- Maximum Benefit Period

Age at Disability	Maximum Benefit Period
Less than age 60	To age 65
60 – 64	5 years
65 – 69	To age 70 (but not less than 1 year)
70 and over	1 year

HEALTH AND WELLNESS

St. Martin's provides several avenues for employees to focus on their well-being. Refer to the last page of this brochure for contact information on companies offering these free or discounted services.

Employee Assistance Program (EAP)

Cigna

- Up to 10 no cost, confidential face-to-face sessions per issue per calendar year
- Telephonic consultations
- Available 24 hours/day, 7 days/week
- Work/life support, such as child and eldercare
- Financial services – free 30-minute phone consultation + 25% off on tax preparation
- Legal services – free 30-minute phone consultation + up to 25% off select fees
- To access EAP services, call 866-395-7794, 24 hours/day, 7 days/week or visit cignabehavioral.com and enter the Employer ID: EpiscopalPSN
- Available to clergy and lay members and their covered dependents, and any other household members

Vision

EyeMed Vision Care

- \$0 copays for annual eye exams with in-network providers
- Annual allowance for contacts or frames, plus discounts if participant goes over the allowance when using network providers
- Discounted LASIK or PRK surgical procedures

Travel Medical Assistance

UHC

- 24/7 emergency medical and travel assistance services when participant is outside of their home country or 100 or more miles away from their primary residence in their home country
- Worldwide medical and dental referrals
- Replacing prescriptions, eyeglasses and medical devices
- Replacement of lost or stolen travel documents

Hearing Health Care

Amplifon

- Will match participant with providers, handle insurance, billing and appointments
- Offers more than 2,800 hearing aid models from leading brands with a best price guarantee
- Offers financing options
- Available to employee, spouse, dependents, parents and parents-in-law

Health Advocacy

Health Advocate

- Will help find a doctor and schedule an appointment
- Answer questions about test results, treatments and medications
- Receive continuity of care via one point of contact
- Available to employee, spouse, dependents, parents and parents-in-law

EMPLOYEE PERKS

The St. Martin's campus includes a fitness center, gift shoppe, café and Hope and Healing Center where employees can take advantage of free or discounted services. St. Martin's offers the following perks to all employees:

- Free on-site fitness center with locker rooms for men and women; a variety of exercise classes and activities are available to employees
- Subsidized lunches in Café St. Martin's
- 15% discount in St. Martin's Bookstore & Gift Shoppe
- Free support and programs at the Hope and Healing Center & Institute (a comprehensive mental health resource dedicated to research, training and counseling services)

LEAVES

St. Martin's provides generous paid leaves to eligible employees.

Paid Time Off (PTO)

PTO can be used for vacation, illness, children's school events or other personal business. Amount of annual PTO awarded is as follows:

Amount of PTO Awarded

• Calendar Year of Employment

- For new hires, the rate of PTO given is pro-rated according to how many months are left in the year. It's 1.42, or 17 divided by 12, times the number of remaining months in the calendar year.

Year of Anniversary	Time Awarded
1 st – 2 nd year	17 days available January 1
3 rd – 4 th year	19 days available January 1
5 th – 9 th year	22 days available January 1
10 th – 14 th year	26 days available January 1
15+ years	31 days available January 1

Paid Holidays

- New Year's Day
- Martin Luther King, Jr. Day
- Monday and Tuesday after Easter
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Day (celebrated on business day if it falls on a weekend)
- Day after Christmas

Mission Trip Leave

St. Martin's encourages employees to participate in mission trips whether through St. Martin's or elsewhere. While the employee is responsible for the cost of the mission trip, the Church pays PTO to participating employees. Ten work days are available to the employee every two years for mission trips. More information may be found on the Staff Portal webpage.

Blackout Periods

Blackout days are periods when employees must be present to minimize disruption and address St. Martin's operational or parish needs.

- The day before Ash Wednesday*
- Ash Wednesday*
- Palm Sunday*
- Monday – Thursday before Easter
- Easter Sunday*
- Fall Kick-off Sunday* - Groups whose ministries begin on Kick-off Sunday are to be present three business days prior.
- December 15-23*

**Ministry specific requirements apply. Visit bit.ly/BlackoutPolicy to read the policy.*

Jury Duty

St. Martin's pays employees their usual base hourly rate or per diem rate for the hours they normally work when reporting for jury duty.

Bereavement Leave

St. Martin's provides paid bereavement leave when there is a death in the family. Bereavement leave is based on the following schedule:

Spouse and/or child	2 work weeks
Other immediate family member	1 work week
Other relative	1 work day
Other non-relative	1/2 work day

Refer to the employee handbook for "immediate family" member definition. For other bereavement leaves, contact Human Resources.

ANNIVERSARY AWARDS

St. Martin's recognizes the enormous value of its employees and shows appreciation through anniversary awards. Following a one-year anniversary award, employees' length of service is generally recognized in five-year increments.

CONTACT INFORMATION

COVERAGE	CONTACT	PHONE	WEB
For general questions related to employee benefits, employees may contact the Church Pension Group at 800-223-6602.			
Medical	Anthem Blue Cross and Blue Shield	844-812-9207	anthem.com
24/7 Nurse Line	Anthem Blue Cross and Blue Shield	877-825-5276	anthem.com
CDHP Health Savings Account	Health Equity	866-346-5800	healthequity.com
Dental	Cigna	800-244-6224	my.cigna.com
Prescription Drug Plan	Express Scripts	800-841-3361	express-scripts.com
Vision	Eyemed Vision Care	866-723-0513	eyemedvisioncare.com/ecmt
Defined Benefit Plan	Church Pension Group	866-802-6333	cpg.org/active-lay-employees/retirement/
Defined Contribution Plan	Fidelity	877-208-0092	https://nb.fidelity.com/public/nb/default/home
Life Insurance	Church Pension Group	866-802-6333	cpg.org/active-lay-employees/insurance/
Short-Term/Long-Term Disability	Liberty Mutual	877-225-1740	mylibertyconnection.com Company Code: CPG-EE
EAP - Behavioral Health	Cigna	866-395-7794	cignabehavioral.com
Health Advocacy	HealthAdvocate Solutions	866-695-8622	Healthadvocate.com/members
Hearing	Amplifon Hearing Health Care	888-784-6050	amplifonusa.com
Travel Medical Assistance	UHC	800-527-0218 Outside the United States call collect 410-453-6330	uhcglobal.com https://members.uhcglobal.com/LoginPage.aspx?ReturnUrl=%2fdefault.aspx

Important Notice

This brochure is for informational purposes only and should not be viewed as an offer of coverage, legal, medical, tax or other advice. Please consult with a professional advisor for further guidance. In the event of a conflict between this document and the official plan documents, the official plan documents will govern. The Church Pension Fund, the Church Pension Group, the Diocese of Texas, St. Martin's Episcopal Church, and any affiliated entities of these organizations retain the rights to amend, terminate or modify the terms of any benefit plans described in this document, as well as any post-retirement health subsidy, at any time, for any reason and unless required by law, without notice.

Investment Disclaimer

The information presented here does not take into account the investment objectives, financial or retirement needs of particular individuals. It is important to consider this information in the context of personal risk tolerance, investment and retirement goals. Do not depend solely on this information in making any decision that will affect a personal financial, retirement or tax situation or before investing in any product. Contact a professional advisor prior to making any such decision and for details on how such decisions will affect personal legal and tax situations.



ST. MARTIN'S
EPISCOPAL CHURCH

717 Sage Road | Houston, TX 77056
713-621-3040
stmartinsepiscopal.org