

# 2023 LUTHERAN SENIOR SERVICES Benefits at a Glance

## Full-Time Employee

**Medical Insurance** is available through Anthem Blue Cross Blue Shield (BCBS) for all full-time employees (30+ hours per week). Employees may choose between a Bronze-level PPO, a Silver-level PPO, a Gold-level PPO and a Consumer-Driven Health Plan with an HSA, for as little as \$16.32/month.

### EMPLOYEE CONTRIBUTION\*

BRONZE PPO	PAID \$45/HR OR LESS	PAID MORE THAN \$45.00/HR
Employee Only	\$16.32/mo.	\$109.40/mo.
Employee + Spouse	\$153.00/mo.	\$338.08/mo.
Employee + Children	\$121.50/mo.	\$268.48/mo.
Family	\$189.00/mo.	\$417.62/mo.
SILVER PPO	PAID \$45/HR OR LESS	PAID MORE THAN \$45.00/HR
Employee Only	\$118.80/mo.	\$188.20/mo.
Employee + Spouse	\$399.14/mo.	\$544.00/mo.
Employee + Children	\$325.80/mo.	\$444.32/mo.
Family	\$570.78/mo.	\$688.96/mo.
GOLD PPO	PAID \$45/HR OR LESS	PAID MORE THAN \$45.00/HR
Employee Only	\$184.24/mo.	\$260.36/mo.
Employee + Spouse	\$545.66/mo.	\$704.52/mo.
Employee + Children	\$451.72/mo.	\$581.72/mo.
Family	\$774.34/mo.	\$903.98/mo.
CONSUMER-DRIVEN PLAN	PAID \$45/HR OR LESS	PAID MORE THAN \$45.00/HR
Employee Only	\$98.00/mo.	\$159.58/mo.
Employee + Spouse	\$341.56/mo.	\$461.14/mo.
Employee + Children	\$280.38/mo.	\$378.52/mo.
Family	\$465.02/mo.	\$581.28/mo.

LSS contributes \$500 for an individual HSA and \$1,000 for self and dependents.

\*Employees who meet their goals in the LSS Wellness Program are eligible to receive these discounted rates.

**Dental Insurance** is available through Delta Dental for all full-time employees, and we offer two plans from which to choose.

COVERAGE LEVEL	BASIC PLAN	or	ENHANCED PLAN
Employee Only	\$6.82/mo.		\$19.52/mo.
Employee & Spouse	\$25.20/mo.		\$48.24/mo.
Employee & Child(ren)	\$25.06/mo.		\$50.42/mo.
Employee & Family	\$37.28/mo.		\$73.56/mo.

**Vision Insurance** is available through EyeMed for all full-time employees. This PPO plan has a \$10 copay for annual in-network eye exams and \$160 frame allowance.

COVERAGE LEVEL	EMPLOYEE CONTRIBUTION
Employee Only	\$7.02/mo.
Employee & Spouse	\$13.34/mo.
Employee & Child(ren)	\$14.04/mo.
Employee & Family	\$20.62/mo.

**Long Term Disability Insurance** is offered at no cost for non-occupational injuries or illnesses. This plan, offered through LFG, provides full-time employees with temporary income to cover living expenses during an extended absence.

**Supplemental Insurance** includes Accident Insurance, Critical Illness, and Hospital Indemnity Insurance policies. Policies are available for purchase through Voya.

**Basic Life and Accidental Death & Dismemberment Insurance (AD&D)** is offered through LFG at no cost to full-time employees. Benefits are equal to the employee's annual salary. Voluntary Life Insurance from LFG may be purchased by full-time employees in additional amounts.

**Flexible Spending Accounts** allow full-time employees to set aside money on a pre-tax basis for anticipated medical and dependent care needs.



**LUTHERAN  
SENIOR  
SERVICES**

1150 Hanley Industrial Ct.  
St. Louis, MO 63144  
LSSLiving.org



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**Paid Time Away From Work (PTO)** is offered to full-time and part-time employees (as well as Caregivers in a casual-status). Staff accrue “paid time off,” replacing the traditional benefits of vacation, holidays, and sick time. Employees may accrue up to 20 days in their first year, up to 24 days in years 2-5, up to 29 days in years 6-11, and up to 34 days per year after 12 years of employment. Maximum balance of PTO is 240 hours. Eligible employees may also cash in (or sell back) up to 80 hours of unused PTO every year.

**Extended Sick Bank (ESB)** Extended Sick Bank (ESB) is available to full-time and part-time employees. It can be used for an employee’s or a family member’s own personal illness or injury resulting in more than one week’s absence. Employees may accrue up to 2.76 hours per 2 week pay period, and maintain a balance up to 480 hours.

**Bereavement Pay** is also paid to eligible staff when a family member passes away so they may tend to their personal & family needs without using PTO.

**Educational Assistance Programs** are available to qualifying team members and their families as scholarships, awards, tuition reimbursement, and tuition discounts to make pursuing college degrees, professional certifications, technical school certificates, or GEDs more attainable. Scholarships and awards may total up to \$10,000 per qualified team member.

**School Partnerships** Additionally, LSS has special partnerships established with various colleges and universities (e.g. Lindenwood University, Webster University, Columbia College, Missouri Baptist University, Saint Louis University, etc.) that provide discounted tuition for LSS team members and their families.

**Retirement: Tax Deferred Savings and Roth Plan with LSS Match** Our 403(b) and Roth plans help LSS employees save for retirement. Employees can begin contributing upon hire, and once they’ve been employed for one year they may be eligible to receive the LSS Match contributions to increase their savings.

**The Employee Assistance Program** offers confidential problem assessment, short-term counseling, and referrals for community and private services to all employees.

**Pay Advances** allow staff to receive an immediate “advance” on their wages that they’ve already worked but have not yet been paid, through the PayActiv service.

**PerkSpot** offers an employee discount program for all LSS employees and their family offering great deals for local and national merchants at no cost to you.

**Pet Health Insurance** available through ASPCA allows staff to care for their furry loved ones while worrying less about costs.

For more details on  
LSS Benefits, scan here.



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