



Benefits Summary Sheet

BENEFIT	DESCRIPTION
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Medical Insurance (Partially Subsidized)
Blue Cross BlueShield of Texas



Eligible the first of the month following 30 days of employment.

Blue Choice PPO

Covered Benefits	In-Network	Out-of-Network
Deductible		
Individual	\$6,650	\$13,300
Family	\$13,300	\$26,600
Out-of-Pocket Maximum*		
Individual	\$6,650	Unlimited
Family	\$13,300	Unlimited

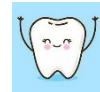
Medical Benefit (through Nonstop Health)
Enrolled employees receive up to \$4,650 per employee (or \$9,300 for employees with dependents) to pay for in-network deductibles and out-of-pocket medical expenses annually.

Dental Insurance (Partially Subsidized)
BCBS of Texas

Eligible the first of the month following 30 days of employment.

Blue Care Dental

\$1,500 annual maximum per person



Vision Insurance
BCBS of Texas

Eligible the first of the month following 30 days of employment.

EyeMed Select

Eye Exam-Copay \$10 In Network
\$150 Allowance (Frames or Contacts)



Group Life/AD&D Insurance (Company Paid)
Mutual of Omaha



Eligible the first of the month following 30 days of employment. Company paid group life of 1.5 times Basic Annual Earnings to a maximum of \$300,000

Voluntary Life Insurance
Mutual of Omaha

Eligible the first of the month following 30 days of employment. Optional life insurance available at employee's cost

Employee Assistance Program (Company Paid)
Mutual of Omaha

Eligible upon hire. 24/7 Confidential service that provides assessment, counseling, resources, and referrals for a variety of issues.

BENEFIT

DESCRIPTION

Short-Term Disability (Company Paid)

Mutual of Omaha

Eligible the first of the month following 30 days of employment. Company paid benefit of 60% of Total Weekly Earnings to a Weekly Max of \$1,500 beginning on 8th day of injury/sickness if claim is approved.

Long-Term Disability

Mutual of Omaha

Eligible the first of the month following 30 days of employment. Voluntary benefit in which employee may choose 20%, 40%, or 60% of Salary up to \$6,000 per month

Flexible Spending Account (FSA) - Standard Health and Dependent Care



Eligible the first of the month following 30 days of employment. Pre-tax payroll deduction for eligible medical, vision, and dental expenses that are not covered by another plan. Also, pre-tax payroll deduction for dependent care expenses.

Paid Time Off (PTO)



Employees accrue PTO on the first day of employment and can use after 90 days. Hourly employees accrue 144 hours per year (approximately 18 days); salaried employees accrue 208 hours per year (approximately 26 days) *per company policy*.

Holidays



Eligible upon hire. Eight (8) paid holidays per year: (New Years Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Day after Thanksgiving, Christmas Eve, Christmas Day)

401k Retirement Savings Plan



Eligible 1st of the month following 90 days. Dollar for dollar match up to the first 5%. May Contribute 1% to 100% of gross salary on a pre-tax basis up to the annual IRS maximum. Employee contributions and earnings are 100% vested

Educational Tuition Assistance Program



Eligible after 1 year of employment. Reimbursement for degree programs of up to \$5,000 annually after 1 year

Discount Marketplace

Eligible upon hire. Discount portal for fitness, health, travel, electronics, and entertainment.



BENEFIT

Public Service Loan Forgiveness Program (PSLF)

Student Aid office of the U.S. Department of Education



DESCRIPTION

This program will forgive remaining school loan balances on Direct Loans after an employee has made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer. (**Note:** LBU Community is a qualifying employer)

<https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service#qualify>

Seven Steps for PSLF Success

It's important to understand how the program works to avoid pitfalls along the way that could delay forgiveness or even make you ineligible. Review the seven steps to forgiveness under PSLF to make sure you're on the right track.

<https://www.mohela.com/DL/secure/borrower/PSLF/PSLInformation.aspx>

National Health Service Corp (NHSC) Loan Repayment Programs

Health Resources and Services Administration (HRSA)



This program pays out funds to repay outstanding, qualifying educational loans up to \$50,000 for a two-year full-time initial term (or \$25,000 for a two-year part-time initial term) working at an NHSC approved site. (**Note:** LBU Community Clinic is an approved site). Disciplines eligible for program:

- Physicians (DO/MD)
- Nurse Practitioners (NP)
- Physician Assistants (PA)
- Certified Nurse Midwives (CNM)
- Health Service Psychologists (HSP)
- Licensed Clinical Social Workers (LCSW)
- Psychiatric Nurse Specialists (PNS)
- Marriage and Family Therapists (MFT)
- Licensed Professional Counselors (LPC)

<https://nhsc.hrsa.gov/loan-repayment/nhsc-loan-repayment-program>

Nurse Corps Loan Repayment Programs

Health Resources and Services Administration (HRSA)



Pays up to 85% of unpaid nursing education debt for three years of work at a Critically Shortage Facility. (**Note:** LBU Community Clinic is a critically shortage facility). Eligible staff include:

- Registered nurses (RNs)
- Advanced practice registered nurses (APRNs)
- Nurse Faculty (NF)

<https://bhw.hrsa.gov/funding/apply-loan-repayment/nurse-corps>