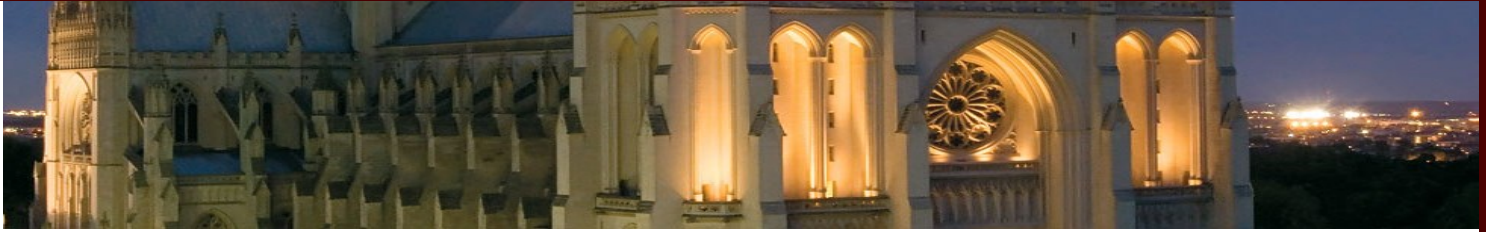


Benefits Program



As with all of life's decisions, electing benefits should be based on careful consideration of personal needs. With this in mind, Washington National Cathedral (WNC) offers you a comprehensive benefits package as part of your total compensation package, which includes various options to meet your specific personal, health and retirement savings needs.

During the benefit enrollment period, you are required to elect or waive coverage in WNC medical, vision, and dental plans. In addition, you may also enroll in a health flexible spending account, the dependent care flexible spending account, and other voluntary WNC benefits.

This summary provides a brief description of the benefits available to eligible employees. WNC reserves the right to terminate, or modify any benefit program at any time. For more information about the benefit plans, please contact WNC Human Resources.

Health Benefits

Medical Insurance

WNC has established a partnership with **CareFirst BlueCross BlueShield (BCBS)**, the region's leading health insurance carrier which insures over 50% of the local population, providing access to over 35,000 providers (primary care physicians, nurse practitioners and specialists) in Maryland, DC, and Virginia.

The PECF offers four CareFirst medical plans. All plans include prescription drug, basic vision, and mental health/substance abuse benefits.

CareFirst Blue Choice Advantage

In-Network Deductible: \$0 individual / \$0 family

No charge for Wellness Visits

CareFirst Blue Choice Open Access (Local)

Mirrors plan design and local network of Advantage plan (CareFirst network in DC, MD, and Northern VA)

In-network benefits only (out-of-network coverage for urgent care and emergency care is provided)

CareFirst Blue Choice Advantage (HSA)

In-Network Deductible: \$1,600 individual / \$3,200 family

Includes \$500/individual or \$1,000/family contribution to a Health Savings Account at start of plan year (pro-rated based on hire date)

CareFirst Blue Choice Open Access (HSA (Local))

Mirrors plan design, HSA funding, and local network of HSA plan (CareFirst network in DC, MD, and Northern VA)

In-network benefits only (out-of-network coverage for urgent care and emergency care is provided)

Dental Insurance

Dental coverage is provided by CareFirst BCBS, offering three different plans with varying levels of in-network and out of network coverages to best meet employees at their point of need—Basic, Plus, and Plus with Orthodontia.

Vision Insurance

All medical plans include a full annual vision exam at a \$10 copay when performed by an in-network provider. Employees can also purchase BlueVision Plus coverage that includes an annual eye examination provided at \$0 in-network copay.

Health Benefits

Flexible Spending Accounts (FSA)

Flexible spending accounts (FSA) allow employees to set aside pre-tax dollars from their earnings to pay for eligible out-of-pocket unreimbursed medical and/or dependent care expenses. Flexible spending accounts offer significant tax-saving opportunities for employees that have predictable dependent care and/or unreimbursed health care expenses. Participants will be provided with an FSA debit card which provides immediate access to available funds.

Blue Rewards

BlueRewards is CareFirst's incentive program that rewards members for taking steps to get and stay healthy. Members and their covered spouse or domestic partner can each earn up to \$175 for completing participation based steps (such as visiting a PCP and signing up for wellness emails).

Health Savings Accounts (HSA)

A Health Savings Account (HSA) is a tax-exempt medical savings account that can be used to pay for eligible medical expenses and save for future medical and retiree benefits on a tax-free basis. **It is available only to those who elect a high deductible health plan with a health savings account.** Important features include:

- ⇒ No "use it or lose it" restrictions—the funds in the account are available to keep even after leaving the PECF
- ⇒ \$500 individual/\$1,000 family will be automatically contributed to the account at the beginning of the plan year; this amount is pro-rated based on participant's hire date.
- ⇒ Employees can contribute additional funds on a pre-tax basis

Retirement Savings and Employer-Paid Benefits

Life, Accident, and Disability Insurance

Full time eligible employees receive term life insurance coverage in an amount equal to two times the employee's annual base salary, rounded up to the nearest thousand (maximum coverage \$200,000, reductions apply after age 65). Employees may also purchase additional life insurance for themselves and their eligible family members

Long term disability insurance is provided to ensure continuing income in the event of a disability rendering employees unable to work, providing 60% of pre-disability salary after the 90th day of disability, subject to plan limits.

Retirement Savings (maximum 7% Employer contribution)

Employer Base Contributions Non-matching: the employer contributes 3% of employee's compensation after one year of service.

Employer Matching Contributions Matching: 100% of employee's first 3% of elective deferral and 50% on the next 2% of elective deferral.

Vacation/Sick Leave- PTO

FULL-TIME (SCHEDULED 30+ HOURS PER WEEK) 12-MONTH ACCRUAL SCHEDULE	
Less than 5 years of Service	200 hours (25 days)
5 - 9 years of Service	240 hours (30 days)
10+ years of Service	280 hours (35 days)

Voluntary Benefits

Legal Resources

Legal Resources is a comprehensive legal benefit plan for employees and their immediate family. This group legal plan gives you direct access to local law firms to receive advice, consultation and courtroom representation for common legal services. Any attorney fees which are not covered in full are provided at a 25% discount. A few of the services 100% covered include:

- Will Preparation
- Defense of a speeding ticket or other traffic violation
- Uncontested Divorce
- Domestic Adoption
- Attorney fees for house closings

Corporate Gym Membership

Employees and their dependents may purchase discounted memberships to OneLife Fitness.

Commuter Rewards (Monthly Benefit)

The Commuter Rewards program encourages employees to commute to work by methods that reduce traffic congestion, improve regional air quality, and reduce the need for parking on the Close grounds. All employees using public transit can purchase Smartbenefits on a pre-tax basis. Employees who use public transportation or vanpool services to commute to work at least 80% of the normally scheduled work week, and do not have a parking permit may be eligible to receive a monthly \$100 nontaxable subsidy. Employees who walk or bicycle to work, and do not have a parking permit, can apply for an annual \$250 taxable benefit to partially subsidize expenses, such as walking shoes and bicycle maintenance costs.

Employee Assistance Plan

Employees and their family members have access to the MetLife EAP Plan which provides free 24-hour access to online resources, 24-hour professional counseling, and up to 5 phone or video consultations. These professionals can help with issues of everyday life, family problems, career issues, parenting, or financial planning.