



National Church Residences

EMPLOYEE BENEFITS GUIDE 2024



Your Work Makes
A Difference

Choose Benefits That
Work For You



Discover Your Benefits

OUR COMMITMENT TO YOU

We're working hard at National Church Residences to focus on the whole you—physically, financially, spiritually, and emotionally. We know your benefits play an important role in your being your best every day. We search out meaningful options, so you can customize your benefits to fit your life, wherever you are in the journey.

Consider your options carefully.

This guide provides a general overview of all your benefits. Take time to read it. Understand your options. Plan thoughtfully.

It's important you understand the value of your benefits and get the most out of them.



Care for your health and well-being

Medical and Prescription.....	7-12
Health Savings Account.....	13
Dental.....	14
Vision.....	15
Value of Your Benefits...	16
Flexible Spending Accounts.....	17
Budget for Your Care....	18

Protect your future and finances

Life and Disability.....	19
Family-Building and Support Benefits	20
Supplemental Life.....	21
Accident Insurance.....	21
Hospital Indemnity.....	22
Critical Illness	22
Retirement Savings Plan.....	23

Find balance in your work and life

Well-being Program.....	24-25
Other Programs and Perks	26

Other important information

Eligibility and Enrollment	4-5
Talk with ALEX	6
Who to Contact with Questions	27

Eligibility and Enrollment

What Am I Eligible For?

Your eligibility for benefits is determined by the hours you are scheduled to work per week. Refer to the table below for details.

BENEFIT	FULL-TIME (30+ hours per week)	PART-TIME (20–29 hours per week)	CONTINGENT (<20 hours per week)
Medical and Rx Plans	X		
Health Savings Account	X		
Dental Insurance	X		
Vision Insurance	X		
Flexible Spending Accounts			
Health Care FSA	X		
Dependent Care FSA	X	X	
Commuter FSA	X	X	
Basic Life and AD&D Insurance	X		
Short-Term and Long-Term Disability	X		
Paid Parental Leave	X ¹		
Maven Reproductive and Parenting Support	X	X	X
Supplemental Life and AD&D Insurance	X	X	
Accident, Critical Illness, and Hospital Indemnity Insurance	X	X	
Urbansitter (child/elder/pet care services)	X	X	X
Pet Insurance	X	X	
Airvet: Telemedicine for Pets	X	X	X
403(b) and 401(a) Retirement Plans	X	X	X
Wellness Your Way Well-Being Program	X	X	X
Employee Assistance Program	X	X	X
Paid Time Off, Sick Time, and Paid Holidays	X	X	X
Education Benefits²	X	X	X

(1) Part-time and contingent employees are eligible for state coverage in states where provided. (2) Tuition reimbursement only available to part- and full-time employees.

Note: Your dependent family members are eligible for coverage including your legally married partner; your children up to age 26; or a child of any age if disabled before age 26. You are required to provide proof of eligibility for all dependents being enrolled in coverage. The required documents are provided within the enrollment process in Workday. You can also view the requirements on the benefits portal at this web address: employeeconnects.com/nationalchurchresidences.

National Church Residences reserves the right to make changes to or terminate any of the National Church Residences employee benefit plans at any time, without prior notice to or consent from any employee, former employee, or participant. If there is any inconsistency between this document and the official plan documents and contracts governing the terms of the National Church Residences employee benefit plans, the official plan documents and contracts will control.

The terms “you” and “your” as used in this document refer to a National Church Residences employee who meets all the eligibility and participation requirements under the various plans and programs discussed in this document as the case may be. Receipt of this document does not guarantee that the recipient is a participant under one or more of the National Church Residences employee benefit plans or otherwise eligible for benefits under one or more of the National Church Residences employee benefit plans.

How to Enroll

To enroll in your benefits, log into Workday and navigate to the Benefits Dashboard from the Menu in the upper left-hand corner.

Follow the steps under 1,2,3, Enroll!

- ▶ Be sure to click on each "Card" within the enrollment to review your plan options, add/change beneficiaries, and make your elections.
- ▶ Don't forget to SUBMIT your selections. To do so, you must click the box next to "I Accept" and then the orange SUBMIT button at the bottom.
- ▶ Be sure to PRINT or SAVE your Confirmation Statement for your records.

Navigate to the Benefits dashboard in Workday or to the Workday Resource Site then select the Benefits tab to locate Job Aids for help with enrolling.

First Time Enrolling?

Navigate to: <https://ncr.okta.com> (Mission Central) then click on the Workday app.

- ▶ If you are a New Hire, you should have received login credentials for Okta from your manager or Recruiting Coordinator. Please check with them if you don't have them.
- ▶ If you are an existing employee (been employed more than 30 days), call the Prelude Service Desk at 800-579-1047 for assistance.

When Do Your Benefits End?

Timing depends on the reason coverage is ending.

REASON	COVERAGE ENDS
Covered child ages out of eligibility	End of the month in which your child turns age 26
Employment ends with the company	End of the month in which you stop working (most plans)
Hours worked fall below ACA limit	End of the year (December 31)
Missed premium payment for 60 + days	Last pay date for which you made a payment

When Can You Enroll or Make Changes?

As a new employee

Enroll within 30 days of your hire date. Coverage starts the first day of the month after your 30th day of employment.

During Open Enrollment

Enroll or make changes each fall. Your new coverage starts on January 1 the following year.

When your life changes

Make changes mid-year within 30 days after a qualifying life event. Documentation of the life event is required. Your new coverage starts on the date of the event, except for job/status changes which are effective first of the month following the change date.

Qualifying life events include:

- ▶ Marriage, divorce or legal separation
- ▶ Birth/adoption/guardianship/legal custody
- ▶ Change in dependent care arrangements
- ▶ Death of a dependent
- ▶ Dependent under age 26 has become disabled
- ▶ Loss or gain of coverage under Medicaid/CHIP or Medicare (you have 60 days to make this change)
- ▶ Change in employment status
- ▶ Loss of other coverage
- ▶ Obtained coverage elsewhere
- ▶ Change HSA contributions
- ▶ Change beneficiaries
- ▶ Cancel optional post-tax insurance coverage

All requests for benefit changes will be reviewed to ensure they are consistent with the occurring life event. All dependents must be verified before coverage becomes effective or they will not be covered. Medical underwriting may be required for certain elections.

Make note! Benefits are voluntarily elected and by doing so, you are authorizing National Church Residences to deduct premiums from your paycheck. If you miss a paycheck, we will deduct the missed premiums from subsequent paychecks. After 60 days without a premium payment, you will need to make payment arrangements or coverage may end.

QUESTIONS?

Benefits Center
833-226-8355
Monday through Friday 8 a.m. to 8 p.m. EST
employeeconnects.com/nationalchurchresidences

TALK WITH ALEX

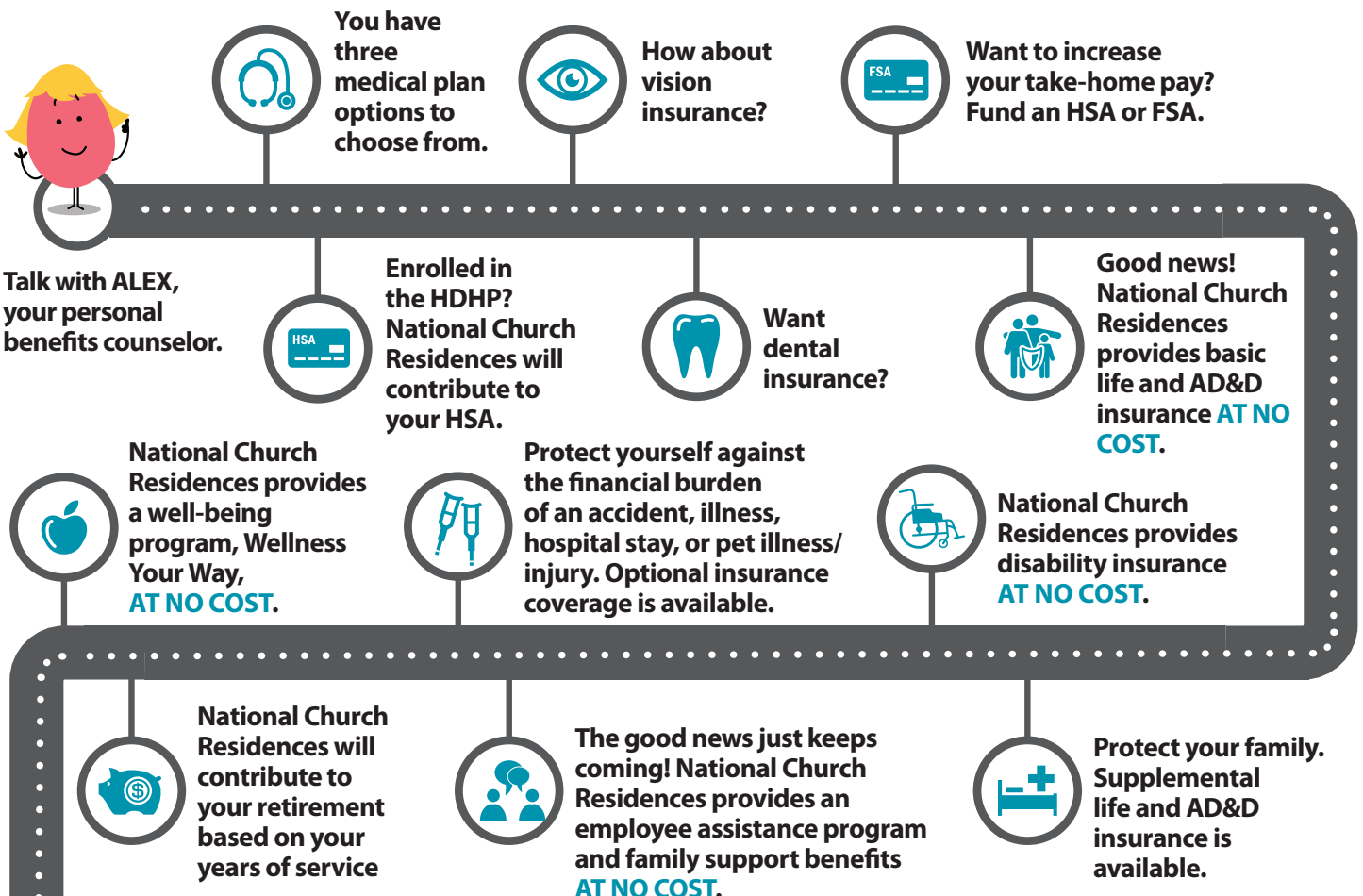
alex[®]

Meet ALEX at myalex.com/national-church-residences/2024#intro.

ALEX makes it easy and fun to understand all of your benefits options, and helps you choose the plans that make the most sense for you and your family.



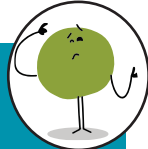
Scan the QR code above for more information.



FINISH
Visit employeeconnects.com/nationalchurchresidences to enroll.



ALEX can help! Look for this icon placed next to items that ALEX can explain in more detail.



Medical and Prescription



TALK
WITH
ALEX



You have three plan options and expert guidance from Quantum Health

Learn how the three options compare in costs and coverage. One of the options includes a health savings account (HSA) which we contribute to. Learn more about the HSA on page 13.

All Medical Options Feature

- ▶ 100%-paid in-network preventive care
- ▶ Doctors and facilities from the same UnitedHealthcare Choice Plus network (when you choose a Premium Provider, you could save even more money)
- ▶ Prescription benefits through CVS Caremark
- ▶ Expert guidance and advocacy from Quantum Health

Find a Network Doctor, Facility, or Retail Pharmacy

Search the UnitedHealthcare Choice Plus or CVS Caremark networks on the **Quantum Health app (App Store or Google Play)**. Also, use the app to look up lower cost alternatives for your medications even while at the doctor's office.

CVS Caremark

CVS Caremark manages your prescription benefits.

Occasionally you may receive letters in the mail regarding your prescription coverage. Please read those letters carefully. Starting January 1, 2024, generic preventive medications will be covered at 100%.

Visit [caremark.com/startnow](https://www.caremark.com/startnow) or contact Quantum Health for more information.

New in 2024—Tria Health

Tria Health is your new pharmacy advocate to help identify drug interactions, gaps in care, unnecessary therapies, and savings opportunities. See additional details on page 12.

New in 2024—Hinge Health

Hinge Health is personalized digital care for chronic or acute muscle and joint health. See additional details on page 12.

Are you age 65 or above?

Talk with ALEX Medicare about your options! Visit [medicare.myalex.com/national-church-residences](https://www.medicare.myalex.com/national-church-residences).



PREVENTIVE CARE

In-network preventive care is 100% free for medical plan members.

You won't have to pay anything out of your pocket when you receive in-network preventive care. Practice preventive care and reap the rewards of a healthier future.

Some services are generally not considered preventive if you get them as part of a visit to diagnose, monitor, or treat an illness or injury. Please be aware that you will be responsible for the cost of any non-preventive care services you receive at your preventive care exam based on your plan design.

Learn more about preventive care by reaching out to Quantum Health.

Did you know?

You can receive \$50 wellness benefit annually for completed an annual wellness exams if you are enrolled in accident insurance. You can also receive up to \$300 for participating in the Wellness Your Way Well-Being program!

What is preventive care?

Preventive health care is meant to detect issues at an early stage when treatment is likely to work best and prevent future health problems.

Why is preventive care important?

It's important that you have a preventive health exam each year—even if you feel healthy and are symptom free—to identify future health risks.

What's covered?

Covered preventive services vary by age and gender. Talk with your provider to determine which screenings, tests, and vaccines will be covered and that are right for you.

KEY TERMS TO KNOW



TALK
WITH
ALEX



Copay

A fixed dollar amount you may pay for certain covered services. Typically, your copay is due at the time of service. Pay a lower copay when you visit a Premium Designated Provider.



Deductible

The amount you must pay each year for certain covered health services before your insurance plan will begin to pay. On the high-deductible health plan, use your National Church Residences employer contribution to help pay for your deductible.



Coinsurance

After you meet your deductible, you may pay coinsurance, which is your share of the costs of a covered service.



Out-of-pocket maximum

This includes copays, deductibles, and coinsurance. Once you meet this amount, the plan pays 100% of covered services the rest of the year.

HOW THE PLANS WORK



KEY FUNCTIONS	PPO	EPO	HDHP
Out-of-network benefits	Yes.	Only in a medical emergency.	Yes.
Pay for care with pre-tax dollars	Yes, you can fund a health care FSA.	Yes, you can fund a health care FSA.	Yes, you can fund a health savings account (HSA).
National Church Residences contributes money into an account to help you pay for out-of-pocket expenses	No.	No.	Yes. National Church Residences contributes to an HSA in January to help you pay for covered expenses. If you enroll mid-year you should expect your prorated contribution within 30 days of your coverage effective date.
Individual deductible applies if you cover your family	You will pay the individual deductible amount for each family member but only up to the family deductible and out-of-pocket max. If one member reaches the family deductible and/or out-of-pocket max, then they are met and no other individual must meet the individual amounts.	You will pay the individual deductible amount for each family member but only up to the family deductible and out-of-pocket max. If one member reaches the family deductible and/or out-of-pocket max, then they are met and no other individual must meet the individual amounts.	You will pay the individual deductible amount for each family member but only up to the family deductible and out-of-pocket max. If one member reaches the family deductible and/or out-of-pocket max, then they are met and no other individual must meet the individual amounts.
How you pay for physician services	You pay copays (a set dollar amount).	You pay copays (a set dollar amount).	You pay coinsurance (a percentage of the discounted total cost) after you meet your deductible.
Fertility benefits	Yes. All medical plan members have access to fertility benefits through Progyny. Benefits include two Progyny Smart Cycles (covers all individual services, tests, and treatments you may need), a dedicated Patient Care Advocate (PCA), and access to premier fertility specialists. Additionally, coverage includes fertility medication, preservation options, and donor tissue purchase. Financial assistance includes \$15,000 in surrogacy assistance per child (\$30,000 lifetime max) and \$10,000 in adoption assistance per child (\$20,000 lifetime max). To learn more and activate your benefit, call 866-880-8860.		

QUANTUM HEALTH



Healthcare for you and your family can be confusing and costly. With just a tap, click, or call, get personalized support and guidance anytime you need help with medical claims, health benefits, prescriptions, and so much more, at no additional cost to you. Our mission is to provide you with a simpler, more affordable healthcare experience for all your medical, dental, vision, and prescription needs.

Benefits Expertise

Your Care Coordinators know your benefits from top to bottom. When you have questions, call us. You may have benefits you're not even aware of!

Claims Solutions:

There isn't a billing issue our claims specialists can't solve. We break down even the most complex claims, so you always know exactly what has been paid and what is due.

Download the Quantum Health app to connect with a Care Coordinator. For more information contact Quantum Health by calling 877-498-1385 or visiting nationalchurchresidencesbenefits.com.



Scan the QR code above and click the link that populates to download.

COMPARE THE PLANS

This is a summary of in-network coverage. You will pay less for your care when you visit a Premium Designated Provider (PDP). For details visit employeeconnects.com/nationalchurchresidences.

IN-NETWORK BENEFITS	PPO	EPO	HDHP
HSA Company Contribution	N/A	N/A	Salary tiered contributions: See page 13
Annual Deductible	\$2,000 Single \$4,000 Family	\$2,000 Single \$4,000 Family	\$3,500 Single \$7,000 Family
Out-of-Pocket Maximum	\$5,000 Single \$10,000 Family	\$5,000 Single \$10,000 Family	\$5,500 Single \$11,000 Family
Coinsurance	20% after ded.	20% after ded.	20% after the ded.
Preventive Care	Plan pays 100% (ded. waived)	Plan pays 100% (ded. waived)	Plan pays 100% (ded. waived)
Office Visits			
Primary Care Provider (Including telemedicine visits)	PDP: \$10 copay Non-PDP: \$30 copay	PDP: \$10 copay Non-PDP: \$30 copay	PDP: 0% after ded. Non-PDP: 20% after ded.
Specialist (Including telemedicine visits)	PDP: \$20 copay Non-PDP: \$60	PDP: \$20 copay Non-PDP: \$60 copay	PDP: 0% after ded. Non-PDP: 20% after ded.
Teladoc	Plan pays 100%	Plan pays 100%	0% after ded.
Hospital Services			
Inpatient	20% after ded.	20% after ded.	20% after ded.
Outpatient	20% after ded.	20% after ded.	20% after ded.
Diagnostic Lab/X-ray	20% after ded.	20% after ded.	20% after ded.
High Tech Services (MRI, CT Scans, PET)			
Free Standing Facility	\$150 copay	\$200 copay	0% after ded.
Hospital	20% after ded.	20% after ded.	20% after ded.
Emergency Room	\$400 copay	\$400 copay	20% after ded.
Urgent Care	\$30 copay	\$30 copay	20% after ded.
PRESCRIPTION DRUGS^{1,2}	Administered through CVS Caremark		
31-day retail, 90-day Home Delivery, or Retail 90	(Medicare-creditable coverage)		
Tier 1	\$10 copay	\$10 copay	Ded. then: \$10 copay
Tier 2	\$35 copay	\$35 copay	\$35 copay
Tier 3	\$70 copay	\$70 copay	\$70 copay
Tier 4	\$300 copay	\$300 copay	\$300 copay
Mail Order (90 days)	2.5x retail copay	2.5x retail copay	2.5x retail copay

(1) If you take a maintenance medication, such as for cholesterol or blood pressure, you are allowed two fills at a local pharmacy. You then must switch to CVS Caremark Home Delivery or a Retail 90 pharmacy. If you want to continue at your local pharmacy, call CVS Caremark first, otherwise you will pay 100% of the medication cost. (2) The cost for a 30-day supply of insulin will be capped at \$35.

New for 2024—Generic Preventive Medications Covered at 100%!

Save Money on Your Prescriptions with Home Delivery or Retail 90

Get a 90-day supply for 2½ copays. A Tier 1 drug will cost you only \$25 for a three-month supply. CVS Caremark Home Delivery offers convenience with auto refills so you'll never miss a dose.

Sign up for home delivery on the **Quantum Health app** (App Store or Google Play).

Choose a Premium Designated Provider for Your Care

When you choose a Premium Designated Provider for your in-network care, you pay less and maximize your benefits.

Find a Premium Designated Provider by reaching out to Quantum Health.

Are You Covering Your Spouse and/or Children?

If you elect employee + spouse, employee + child(ren), or family coverage, the individual deductible and out-of-pocket maximum apply to each covered member of the family (capped at family amount).





MANAGING YOUR HEALTH CARE COSTS

When facing an unexpected medical condition, you may think of going to the emergency room first. But this may not be your best choice. **At the emergency room (ER), true emergencies are treated first, and other cases must wait—sometimes for hours.** And it will cost you more to get care at the ER than at your physician’s office or urgent care center.

If you are not sure where you should receive treatment, start by calling Quantum Health at 877-498-1385. In the case of a true medical emergency, call 911.

MOST EXPENSIVE

LEAST EXPENSIVE

 <p>Emergency Room</p>	 <p>Urgent Care¹</p>	 <p>PCP Office Visit</p>	 <p>Teladoc Services</p>
<p>In the case of a true medical emergency, go to the ER or call 911 immediately.</p> <p>Seek immediate attention at an ER for:</p> <ul style="list-style-type: none"> ▶ Chest pain ▶ Sudden weakness or trouble talking ▶ Difficulty breathing ▶ Spinal injuries ▶ Severe head injury ▶ Major broken bones ▶ Major burns ▶ Sudden change in vision ▶ Heavy bleeding ▶ Large open wounds 	<p>Sometimes you may need care fast. If your primary care physician is unavailable, try an in-network urgent care center, which will be faster and less expensive than the ER.</p> <p>An urgent care center is prepared to treat things like:</p> <ul style="list-style-type: none"> ▶ Sore throats ▶ Rashes ▶ Sprains ▶ Strains ▶ Small cuts ▶ Minor infections ▶ Minor broken bones (e.g., finger) 	<p>If it’s not urgent, it’s usually best to go to your primary care physician. He or she can provide follow-up care and refer you to a specialist, if needed.</p> <p>Visit your doctor for:</p> <ul style="list-style-type: none"> ▶ Preventive care ▶ Height and weight check ▶ Blood pressure check ▶ Annual flu shot and other immunizations ▶ Non-emergency illnesses ▶ Coughs or the flu lasting more than a few days ▶ Minor cuts that may need a few stitches 	<p>Employees enrolled in the medical plans have 24/7 access to licensed physicians through Teladoc. Teladoc is an easy way to get care when your doctor’s not in.</p> <p>The doctors can treat you right from your phone, tablet, or computer. It’s more convenient than urgent care—no driving and no waiting.</p> <p>Schedule a visit for non-urgent matters such as:</p> <ul style="list-style-type: none"> ▶ Cold and flu symptoms ▶ Allergies ▶ Sinus infections ▶ Bronchitis ▶ Urinary tract infections ▶ Diarrhea
<p>Your cost:</p> <p>\$\$\$</p>	<p>Your cost:</p> <p>\$\$</p>	<p>Your cost:</p> <p>\$</p>	<p>Your cost:</p> <p>FREE</p>

(1) **Know before you go:** Please be sure to determine whether the facility you are visiting for your care is considered an Urgent Care center or an Emergency Room (ER)—many freestanding facilities are now considered ERs and you will pay a much higher cost at these facilities.

Please note: This list is a sample of services and is not intended to be all inclusive. Costs are not tied to specific conditions or treatments, and out-of-pocket costs may vary.

CARE FOR YOUR UNIQUE NEEDS

Omada

Omada is a digital lifestyle change program that inspires healthy habits that last. We combine the latest technology with ongoing support so you can make the changes that matter most—whether that’s around eating, activity, sleep, or stress. It’s an approach shown to help you lose weight and reduce the risks of type 2 diabetes, hypertension, heart disease, and more.

Omada features include:

- ▶ Interactive program to guide your journey.
- ▶ Wireless smart scale to monitor your progress.
- ▶ Weekly online lessons to empower you.
- ▶ Professional health coach for added support.
- ▶ Small peer group to keep you engaged.

If you are at risk and enrolled in a medical plan, Omada is available **AT NO COST** to you. Fees may apply if seeking musculoskeletal resources.



Scan the QR code below for more information.



Maven

Maven is a digital health platform providing education, coaching, and support for pregnancy and postpartum; all paths to parenthood including IVF, IUI, and egg freezing; adoption and surrogacy; and parenting and pediatric support for those with children under 10. You can also use Maven for support throughout menopause.

With Maven, you have support 24/7/365. Go to mavenclinic.com/join/getstarted or register by downloading the Maven Clinic App.

New in 2024—Tria Health

Tria Health is a pharmacy advocate program which works with you and your physician to reduce the risk of medication-related problems. This program is confidential and free for employees and family enrolled in the medical plans. If you or your family members take a medication, you are encouraged to participate and will receive a gift card for your time speaking with a Tria Health pharmacist.

Learn more about Tria Health by calling 888-799-8742 or visiting triahealth.com/enroll.

New in 2024—Hinge Health

National Church Residences partners with Hinge Health to provide you and your dependents with access to virtual physical therapy, as well as get an expert second medical opinion.

With Hinge Health, you can:

- ▶ Receive customized and guided pre- and post-op surgical care.
- ▶ Meet with a health coach one-on-one from the comfort of home via text, phone, or email.
- ▶ Receive customized and guided sessions to help you achieve your therapy goals and improve mobility.
- ▶ Utilize Hinge Health’s free wearable sensors for movement accuracy, tracking your progress, and receive live feedback during your exercises.

Health Savings Account (HSA)



TALK WITH ALEX



Available with the high-deductible health plan (HDHP), administered by HSA Bank

An HSA is a savings account that you can use to pay out-of-pocket health care expenses with pre-tax dollars.

National Church Residences Contribution

If you enroll in the HDHP, National Church Residences will help you save by contributing to your account. Contribution amounts are based on your annual base salary.

SALARY RANGE	NATIONAL CHURCH RESIDENCES CONTRIBUTION
Employee Only	
Salary \$49,999 and Under	\$800
Salary Between \$50,000–\$99,999	\$600
Salary Over \$100,000	\$300
All Other Coverage Levels	
Salary \$49,999 and Under	\$2,000
Salary Between \$50,000–\$99,999	\$1,000
Salary Over \$100,000	\$600

2024 IRS HSA Contribution Maximums

Contributions to an HSA, including those of National Church Residences, cannot exceed the IRS allowed annual maximums.

▶ **Individuals:** \$4,150

▶ **All other coverage levels:** \$8,300

If you are age 55+ by December 31, 2024, you may contribute an additional \$1,000.

HSA Eligibility

You are eligible to fund an HSA if:

▶ You are enrolled in the HDHP.

You are NOT eligible to fund an HSA if:

▶ You are covered by a non-HSA eligible medical plan, health care FSA, or health reimbursement arrangement.

▶ You are eligible to be claimed as a dependent on someone else's tax return.

▶ You are enrolled in Medicare, TRICARE, or TRICARE for Life.

Refer to **IRS Publication 969** for additional eligibility details. If you are over age 65, please contact Human Resources.

Save Receipts

Although you don't need to submit receipts for reimbursements because you control the money in your account, the IRS may request proof of valid HSA spending. Be sure to keep your receipts for up to seven years.



HSA Bank
alexhsa.com
833-223-5601

Dental



TALK
WITH
ALEX



Coverage administered by MetLife—NEW CARRIER!

Regular, professional dental care is important for more than just good health—it can also prevent serious, costly concerns. Our dental benefits encourage early exams and prompt treatment through regular checkups.

BENEFITS COVERAGE	DENTAL ESSENTIALS	DENTAL PREMIER
	In-Network and Out-Of-Network*	In-Network and Out-Of-Network*
Annual Deductible	\$100 per person \$300 max per family	\$50 per person \$150 per family
Annual Maximum (excluding orthodontia)	\$1,750 per person	\$2,500 per person
Diagnostic Services Periodic oral evaluations, labs, other diagnostic tests	Covered 100%	Covered 100%
Preventive Services Cleaning, fluoride treatments (preventive), sealants, space maintainers	Covered 100%	Covered 100%
Basic Services Restorations, simple extractions, oral surgery, periodontics, endodontics	You pay 20% after the deductible	You pay 20% after the deductible
Major Services Dentures, crowns, inlays, onlays, removable prosthetics, fixed partial dentures (bridges), implants	You pay 50% after the deductible	You pay 20% after the deductible
Orthodontia Services For adult and children	Not covered	You pay 50% after the deductible
Orthodontia Lifetime Maximum	N/A	\$5,000 per person

*The out-of-network percentage is based on the usual and customary fees in the geographic areas in which the expenses are incurred.

Find a Network Dentist

Via the Quantum Health app or website, scroll to Benefits and click on "View Benefits", then click on the link to MetLife under Dental. Once on the MetLife site, enter your zip code in the box next to 'Find a dentist near you'.

Outside of Quantum Health, go to **metlife.com** and search the My Dental PPO network.

Keep Your Pearly Whites White

The plan includes SmileDirectClub discounts, Teledentistry, and enhanced benefits for at-risk participants (pregnant, cancer, etc.).

QUESTIONS?

MetLife
metlife.com
800-942-0854

Vision



TALK
WITH
ALEX



Coverage administered by VSP

With the National Church Residences plan, you can see any eye care professional, but you'll get the best value by visiting a VSP eye care provider. You'll also get discounts on additional services.

BENEFITS COVERAGE	IN-NETWORK
Well Vision Exam (once a year)	You pay \$10 copay
Retinal Exam (once a year)	Up to \$39 copay \$0 exam at Premier Providers
Prescription Glasses (instead of contacts)	You pay \$25 copay
Eyeglass Frames (once a year) Wide selection of frames and featured frames Walmart, Costco, and Sam's Club frames	Up to \$225 allowance Plus 20% savings over allowance Up to \$95 allowance
Lenses (once a year) Single vision, lined bifocal, lined trifocal, and polycarbonate for dependent children	Included with frames copay
Lens Enhancements Polycarbonate lenses for adults, scratch-resistant coating, UV coating Progressive lenses Anti-Reflective Lenses Other enhancements	Covered in full \$0 – \$95 Covered in full at Premier Providers Average 20 – 25% savings
Contact Lens Exam (fitting and evaluation) Contacts (instead of glasses)	You pay up to \$50 copay Up to \$175 allowance
Diabetic Eyecare Plus Program for Covered Persons with Diabetes Services related to diabetic eye disease, glaucoma, and age-related macular degeneration	You pay \$20 copay Limitations may apply Talk to your VSP doctor for details

Find Network Eye Care

Search the VSP network at vsp.com.

Buy More, Save More

VSP members have access to over \$3,000 in savings with Exclusive Member Extras. It's easy to save!

Learn more at vsp.com/offers.

QUESTIONS?

VSP
vsp.com
800-877-7195

Value of Your Benefits



Your benefits at a glance

To keep health care coverage affordable, National Church Residences pays the majority of the medical, dental, and vision premiums for you and your dependents. Your biweekly deductions per paycheck for medical, dental, and vision coverage are shown in the table below:

BENEFIT PLANS	EMPLOYEE ONLY		EMPLOYEE + SPOUSE		EMPLOYEE + CHILD(REN)		EMPLOYEE + FAMILY	
	You pay	Employer Pays	You pay	Employer Pays	You pay	Employer Pays	You pay	Employer Pays
Medical (Salary < \$100,000)								
PPO	\$110.31	\$305.54	\$335.54	\$496.15	\$268.15	\$539.54	\$518.31	\$781.38
EPO	\$85.85	\$316.62	\$285.69	\$521.54	\$228.00	\$560.77	\$399.23	\$865.38
HDHP	\$43.85	\$349.38	\$201.69	\$584.77	\$150.46	\$613.38	\$312.00	\$917.54
Medical (Salary > \$100,000)								
PPO	\$126.92	\$288.92	\$380.77	\$450.92	\$308.77	\$498.92	\$588.00	\$711.69
EPO	\$95.08	\$308.77	\$319.85	\$498.00	\$262.62	\$522.00	\$461.54	\$890.40
HDHP	\$52.15	\$341.08	\$229.85	\$556.62	\$178.15	\$585.69	\$365.08	\$864.46
Dental								
Dental Essentials	\$4.15	\$10.13	\$9.23	\$19.14	\$8.31	\$21.82	\$14.31	\$32.84
Dental Premier	\$9.23	\$11.63	\$18.92	\$22.80	\$18.92	\$24.54	\$30.92	\$37.59
Vision	\$1.38	\$2.68	\$3.23	\$4.91	\$2.31	\$6.40	\$4.15	\$9.76

Tobacco User Surcharge

If you and/or your spouse use tobacco and enroll in a medical plan, a monthly surcharge of \$50 per person will apply to your medical premium. To avoid the surcharge, you must certify that you and/or your spouse have not used tobacco in the past six (6) months or that you and/or your spouse are a tobacco user enrolled in a tobacco cessation program.

Tobacco-Free Me Program

Complete a tobacco-free course or the coach-guided program today. It's never too late to start!

Throughout this course, you will be guided through discussion topics that can help you start your cessation journey:

- ▶ Tobacco Exposure and Health
- ▶ Nicotine Dependence
- ▶ Create a Quit Plan
- ▶ Tools to Aid in the Quit Process
- ▶ Quit Day!
- ▶ Coping During your Quit Journey Staying Smoke Free – Plan a Healthy Lifestyle

Log into Wellness Your Way to learn more!

Flexible Spending Accounts (FSAs)



Three plans administered by UMR

While an HSA is a savings account, an FSA is a spending account. It's an easy way to set aside pretax money to pay for health care or dependent care expenses—but you must use the money in your account each year.

Estimate carefully. You decide the amount you'd like to set aside for the year, and the money is deducted (before taxes) from your paycheck each pay period. Plan your contributions carefully. **These are “use it or lose it” accounts.**

Health Care FSA (not allowed if you fund an HSA)

Pay for eligible out-of-pocket medical, dental, and vision expenses with pre-tax dollars.

The health care FSA maximum contribution is \$3,200 for the 2024 calendar year.

Dependent Care FSA

The dependent care FSA allows you to pay for eligible dependent day care expenses with pre-tax dollars. Eligible dependents are children under 13 years of age, or a spouse, child over 13, or elderly parent residing in your home who is physically or mentally unable to care for him or herself.

You may contribute up to \$5,000 to the dependent care FSA for the 2024 plan year if you are married and file a joint return or if you file a single or head of household return. If you are married and file separate returns, you can each elect \$2,500 for the 2024 plan year.

If you choose to contribute at least \$1,000 to the dependent care FSA and earn under \$80,000 annually, National Church Residences will match your contributions up to \$1,000. **Note:** The maximum annual contribution includes employee and employer contributions. This means, if National Church Residences is contributing \$1,000, you would only contribute \$4,000.

Note about Childcare Tax Credit: Please review the Childcare Tax Credit rules from the IRS to determine whether the dependent care FSA or the Childcare Tax Credit is better for your situation. You cannot receive both.

Parking/Transportation FSA

The transportation FSA allows you to set aside money from your paycheck on a pre-tax basis to pay for expenses associated with commuting to work such as bus or train passes. Funds in your parking FSA and transportation FSA roll over from year to year as long as you remain an active employee with National Church Residences. You may change your contribution amount on a monthly basis.

You may contribute up to \$315 per month to your transportation FSA for the 2024 plan year. **Note:** Funds cannot be used for mileage or vehicle maintenance expense and are only available to assist with the costs associated with transportation passes and paid parking.

Note for reservists and active military: If you're called to active duty, the “use it or lose it” rule does not apply to you. You may cash out your health care FSA that will be unusable. Taxes and time limits will apply. Contact Quantum Health for help.

Save Receipts

In most cases, UMR should be able to auto-verify your claims as eligible expenses. There may be instances when you'll need to provide proof of purchase, such as if you use a smaller, non-chain pharmacy. It's best to save all receipts when you use your FSA funds.

BUDGET FOR YOUR CARE

You have the option to fund an HSA or FSA to help pay for health care expenses. Compare each option below to fund the account that's best for you based on your needs.

	HEALTH SAVINGS ACCOUNT	HEALTH CARE FLEXIBLE SPENDING ACCOUNT	DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT	TRANSPORTATION FLEXIBLE SPENDING ACCOUNT
Eligible plans	HDHP	All plans	All plans	All plans
Eligible expenses	Medical, dental, and vision	Medical, dental, and vision	Child care, elder care, private day care, nannies, licensed care for disabled dependents	Commuter expenses only
Minimum Contribution	No minimum contribution	\$250	\$250	\$10
Your election is available on January 1, 2024	Company contribution will be available following the 2nd pay in January 2024. Your election is available after each payroll deposit.	Yes	No. Available after each payroll deposit	No. Available after each payroll deposit
You can change your election throughout the year	Yes	No	No	Yes
You can take income tax deductions for expenses you pay with your account	Yes	Yes	Yes	No
Funds roll over from one year to the next	Yes	No	No	Yes
Deadline to use your 2024 funds	No deadline. Funds roll over year to year	March 15, 2025	December 31, 2024	No deadline. Funds roll over year to year
Deadline to submit 2024 receipts	No deadline	April 30, 2025	April 30, 2025	No deadline

For a list of eligible expenses, refer to IRS Publications 502 (health care FSA) and 503 (dependent care FSA) on [irs.gov](https://www.irs.gov).



QUESTIONS?
 Quantum Health
nationalchurchresidencesbenefits.com
 877-498-1385
 Quantum Health app
[App Store](#) or [Google Play](#)

Life and Disability Insurance



Coverage administered by Voya

Basic Life and Accidental Death and Dismemberment (AD&D) Insurance

Through Voya, we provide you with basic life and AD&D insurance equal to **one times your annualized salary**, up to \$250,000. Coverage over \$50,000 is taxable and will show as “Imputed Income GTL” on your paycheck.

Basic Disability Coverage

We provide both short-term and long-term disability through Voya effective first of the month following 30 days of employment. If you’re unable to perform your job due to an extended injury or sickness or if you need maternity leave, you may be eligible for disability pay.



Short-Term Disability	<ul style="list-style-type: none"> ▶ Weekly benefit for up to 26 weeks ▶ Pays 60% of your basic weekly earnings*, up to \$1,730 per week ▶ For Maternity, pays 100% of your basic weekly earnings for 8 weeks post-partum ▶ Benefit payments start Day 1 of approved disability. If you have time available in your Sick Bank, this must be used prior to benefit payments starting.
Long-Term Disability	<ul style="list-style-type: none"> ▶ Monthly benefit starts after 180 days of disability ▶ Pays 60% of basic monthly earnings*, up to \$7,500 per month ▶ Payments end after two years if unable to perform own occupation, or when you turn Social Security retirement age if unable to perform any occupation

*Salary and earnings are base salary only, as defined in your Summary Plan Description.

Note on Statutory Disability: New Jersey is included in the Voya coverage. There is no need to file with the state. As of June 1, 2024, New York is covered by Guardian.

ADA Accommodations

Sometimes we need a little help to do our jobs. To request an ADA Accommodation, contact Voya.

PROTECT THE ONES YOU LOVE

Keep your beneficiary information for your life insurance up to date on **Workday**.

You can also purchase additional insurance for you and your family. See page 21 for more information.

Leaves of Absence

Sometimes life needs you much more than work. We understand that, so we offer policies that allow you to take a leave of absence.

- ▶ Family Medical Leave (FMLA)
- ▶ Military obligations
- ▶ Medical issues
- ▶ Personal concerns

See the Employee Information Guide found on the Mission Central home page for details on leaves offered.



Voya
presents [voya.com/EBRC/
nationalchurchresidences](https://www.voya.com/EBRC/nationalchurchresidences)
877-236-7564

Family-Building and Support Benefits



Maternity and parental benefits designed to support you as you build your family

Parental Benefits

Full-time benefits eligible employees can receive up to (4) weeks of paid parental leave. Benefits will be reduced by other income, including federal/state/local leave plans. The purpose of paid parental leave is to enable the employee to care for and bond with a newborn or a newly adopted or newly placed child. See the Employee Information Guide found on the Mission Central home page for details.

Short-Term Disability Maternity Benefits

National Church Residences short-term disability (STD) insurance may cover a portion of your income while on maternity leave. You must be a full-time benefits eligible employee and apply for STD benefits prior to giving birth to qualify.

► **Benefit:** 8 weeks at 100% pay for maternity (reduced by other income, including state-mandated STD plans)

View the STD plan specifics at employeeconnects.com/nationalchurchresidences.

Progyny Fertility, Adoption, and Surrogacy Coverage

We understand that not everyone's path to parenthood is the same. If you are enrolled in the medical plan, you have access to Progyny—comprehensive fertility coverage, adoption, and surrogacy financial assistance. Progyny provides personalized guidance and access to a premier network of fertility specialists. To learn more and activate your benefit, call 866-880-8860.

Additional Parental and Eldercare Benefits

All National Church Residences employees can access the following benefits to support you throughout your pregnancy and into parenthood. You do not need to be enrolled in a medical plan.

► **UrbanSitter:** At National Church Residences, we understand how important it is to know your family is taken care of. That's why we are excited to provide you with access to UrbanSitter—a child and elder care solution. With UrbanSitter, you can locate qualified, background-checked caregivers for last minute backup child care, specialty tutoring, in-home help, and even pet sitting services. Best of all, National Church Residences will pay a portion of your costs, up to \$250 annual stipend provided for qualifying expenses! Book a caregiver nationwide 24 hours a day, seven days a week via the UrbanSitter mobile app or visit urbansitter.com.

► **Maven:** We are excited to announce that Maven is coming to National Church Residences! Maven is a digital health platform providing education, coaching, and support for pregnancy and postpartum; all paths to parenthood including IVF, IUI, and egg freezing; adoption and surrogacy; and parenting and pediatric support for those with children under 10. You can also use Maven for support throughout menopause. With Maven, you have support 24/7/365. Go to mavenclinic.com/join/getstarted or register by downloading the Maven Clinic App

► **National Church Residences Journey Navigation:** As National Church Residences employees, we interact with seniors at work and in our personal lives, but if someone asked for advice as to how to help an aging loved one, we may be at a loss as to the first step to help them get care. Our compassionate Journey Guide Navigators will guide seniors and caregivers through a series of questions to better understand what is important to them. After learning the goals and identifying areas of opportunity, they will help navigate seniors and caregivers to the eligible options and resources that are right for them. Make a referral here: <https://bit.ly/JourneyNavigation>.

Financial Well-being



TALK WITH ALEX



Whether you're single or raising a family, think about your lifestyle and your loved ones, and decide the level of protection you need. You'll enroll in these plans through **Workday**.

Supplemental Life and AD&D Insurance

You may purchase supplemental life and AD&D insurance with Voya.

For Yourself	<ul style="list-style-type: none"> ▶ Increments of \$10,000, up to \$300,000 ▶ Amounts over \$200,000 require medical information
For Your Spouse	<ul style="list-style-type: none"> ▶ Increments of \$5,000, up to \$150,000 or 50% of your supplemental life amount ▶ Amounts over \$75,000 require medical information
For Your Children	<ul style="list-style-type: none"> ▶ \$10,000 for each child up to age 26, regardless of student status ▶ No medical information required

Biweekly Payroll Deductions: Rates are age-based and can be seen in Workday.

Important! If you're enrolling for the first time during Open Enrollment or increasing your coverage level, you'll need to provide medical information.

Hospital Indemnity Insurance

With most hospital stays come unplanned expenses. This coverage with Voya will help you be prepared.

The plan pays

- ▶ \$1,000 per hospital or ICU admission
- ▶ \$200 per day (limited annually to 30 days per covered person)

Biweekly Payroll Deductions

Employee Only	\$8.37
Employee + Spouse	\$15.92
Employee + Children	\$12.86
Employee + Family	\$20.41

Accident Insurance

Accidents happen every day. This coverage from Voya can help relieve the financial stress of covering medical and household expenses.

Premier Plan Option	Employee Only: \$4.92
Biweekly Payroll Deductions	Employee + Spouse: \$8.11
	Employee + Children: \$8.99
	Employee + Family: \$12.18
Value Plan	Employee Only: \$3.73
Biweekly Payroll Deductions	Employee + Spouse: \$6.22
	Employee + Children: \$6.95
	Employee + Family: \$9.44

Note: Benefit reimbursements may vary by state.

Wellness pays off, too. You can receive \$50 per covered adult annually for having annual wellness exams (e.g., physical, pap smear, mammogram). Covered children receive 50% of employee's wellness benefit amount, to a maximum of \$100 for all children.

Critical Illness Insurance

It takes a lot to beat a serious illness. And it can cost a lot. This insurance from Voya can help with expenses medical insurance doesn't cover.

- ▶ Choose a lump sum benefit between \$5,000 and \$30,000 (\$5,000 increments).
- ▶ Covered conditions include cancer, heart attack, other vascular events, organ or kidney failure, and various other diseases including Parkinson's and multiple sclerosis.

Biweekly Payroll Deductions: You can see the biweekly rates in Workday.

Questions?

Contact Voya at presents.voya.com/EBRC-nationalchurchresidences.

FINANCIAL WELL-BEING (continued)

Pets Best Pet Insurance

National Church Residences provides you the option to purchase pet insurance through Pets Best. When your pet gets sick or injured, they can get treatment they need, when they need it. Create a customized plan for your dog or cat and enjoy these benefits designed to keep your pet well:

- ▶ Use any licensed veterinarian in the U.S. or Canada—including specialty and emergency clinics.
- ▶ Enjoy exclusive discounts on a BestBenefit plan.
- ▶ Add on optional coverage for routine care.
- ▶ Get around the clock support from the 24/7 pet helpline.
- ▶ Submit claims for reimbursement online or via the app.
- ▶ Self-service through mobile app.

Link to their online portal during open enrollment or enroll directly at petsbest.com/NationalChurchPET. Or call 888-984-8700 and reference the discount code: NationalChurchPET.

Airvet: Telemedicine for Pets—New in 2024!

Meet your new pet care companion! Airvet supports pet parents with everything from urgent health concerns to routine pet care questions. Save time & money while avoiding stressful visits to the vet with unlimited 24/7 virtual veterinary care via video and chat. Airvet is provided by National Church Residences, **AT NO COST TO YOU!**

Learn more by visiting airvet.com/pet-parents or download the Airvet app to get started.

Retirement Savings Plan



403(b) and 401(a) plans administered by Lincoln Financial

All National Church Residences employees are automatically enrolled in the 403(b) savings plan at 2% contribution after 30 days of employment, unless you opt out or choose a different contribution rate. At the same time, employees are automatically enrolled in the 401(a) plan, which is the company matching and base contributions.

How much can you contribute?

- ▶ Up to 75% of your biweekly compensation pretax, up to the IRS limit (for 2024, the limit is \$23,000)
- ▶ An additional \$7,500 pretax “catch-up” contribution if you’re 50 years or older

How much does National Church Residences contribute?

Upon hire, National Church Residences will make contributions based on your years of service. We call this the 3-4-5 or 401(a) Plan.

The base contribution is made as shown whether or not you contribute. The match is only made up to the percentage shown below when you make your own contributions.

0 - 4 years of service	3% base contribution + 3% match
5 - 9 years of service	4% base contribution + 4% match
10+ years of service	5% base contribution + 5% match

Important to know:

- ▶ You are always 100% vested in your own contributions.
- ▶ You become 100% vested in the 3-4-5 Plan base + match contributions after five years of service, which requires you to work 1,000 hours each year to earn a year of vesting service.

Numerous investment options available.

We encourage you to review your funds at least annually at lfg.com.

403(b) Roth

Visit lfg.com to learn more about the 403(b) Roth contribution option.



PROTECT THE ONES YOU LOVE

Keep your beneficiary information up to date on lfg.com.

Did you know?

Because we are a not-for-profit organization, we have 403(b) and 401(a) plans instead of a 401(k).

However, these plans work mostly the same way as a 401(k)!



Lincoln Financial
lfg.com
800-234-3500

Well-being Program

(Open to ALL National Church Residences employees,
you do not need to be enrolled in a Medical Plan option.)



Wellness programs and resources for your total well-being

Wellness Your Way

National Church Residences is committed to your total well-being. The Wellness Your Way Well-Being Program allows you to choose how you participate in your wellness journey. Earn points when you complete online health assessments, health screenings, and activities.

Get Started

Access the program through OKTA, the applications section on Mission Central. After creating your account, download the Navigate Wellbeing app for a convenient and easy way to track your activities. Scan the QR code below to download the free app via the App Store or Google Play.

Eligibility

The program is open to all employees. All qualifying activities must be completed between December 1, 2023–November 30, 2024.

Earn Rewards

You could **earn up to \$700** for participating! Learn how by visiting the Wellness Your Way portal for additional details.

Fitness Reimbursement

Receive up to a \$300 reimbursement on a qualifying fitness membership or subscription. Visit the Wellness Your Way portal for additional details.

Your Financial Wellness Benefit

You and your household dependents (ages 18–25) have access to Your Money Line. Your Money Line is a free financial wellness benefit to help you tackle financial challenges and meet your goals.

Your Money Line offers free one-on-one financial coaching on various topics like budgeting, credit card debt, housing, inability to retire, unexpected crises, financial check-ups, student loans, and more. Your Financial Guide is a trained and accredited industry expert available between 9 a.m.–9 p.m. EST Monday through Friday. Everything discussed is 100% confidential, anonymous, and will not be shared with National Church Residences. Log into the Your Money Line platform for access to tools, courses, webinars, and more about key financial topics.

Register for your free account and chat with a guide at yourmoneyline.com/ncr, call at 833-890-4077, or email answers@yourmoneyline.com.

findhelp

Search and connect to support: Our network connects people seeking help and verified social care organizations that serve them. Thousands of non-profits and social care organizations serve our communities. But for most people, navigating the system to get help has been difficult, time consuming, and frustrating. Too many Americans are suffering, and they don't need to.

In coordination with our partners at findhelp.org, we created a social care network that connects people and programs—making it easy for people to find social services in their communities. Categories of support include: food, housing, goods, transit, health, money, care, education, work, and legal.

Log in to Wellness Your Way for more details!

QUESTIONS?

Wellness Your Way
navigatewell.com
888-282-0822



WELL-BEING PROGRAM (continued)

Lincoln Financial *WellnessPATH*

Your financial wellness is important to maintaining your total well-being. That's why you have access to *WellnessPATH* through Lincoln Financial.

With *WellnessPATH*, you can:

- ▶ Set financial goals, check your financial wellness score, and view your progress on managing spending, debt, and saving all in one place from the dashboard.
- ▶ Schedule a personal meeting with a Lincoln financial consultant for one-on-one retirement and financial planning help.
- ▶ Access financial tools and resources to help you better understand your debt, money hacks, and tips to make informed financial decisions.

ComPsych

As part of your basic life and disability benefits through Voya, you have access to GuidanceResources.

- ▶ **Emotional Support:** Get assistance with anxiety, depression, relationship issues, grief and loss, and more.
- ▶ **Work-Life Solutions:** Specialists can help you locate child and elder care, moving resources, and pet care.
- ▶ **Legal Guidance:** Talk to licensed attorneys about divorce, adoption, family law, wills, trusts, and more. Or request a free 30-minute consultation and receive a 25% reduction in fees for legal representation
- ▶ **Financial Resources:** Speak with a financial expert about retirement, taxes, and more.
- ▶ **24/7 Online Support:** Access articles, podcasts, and on-demand trainings.

Call 877-533-2363 or visit [guidanceresources.com](https://www.guidanceresources.com) (Web ID: MY5848i).

Real Appeal Weight Loss

With a holistic approach to losing weight, Real Appeal addresses diet, exercise, and behaviors. They provide the tools you need to succeed.

- ▶ **Real results:** Participants attending four or more sessions lost an average of 10 lbs.

Learn more at nationalchurchresidences.realappeal.com.

Other Programs and Perks



Additional benefits to help you find balance in your work and life

Paid Holidays

New Year's Day, Martin Luther King Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Day after Thanksgiving, Christmas Day, Floating Holiday

Education Benefits

Accelerate your skills and knowledge learning through our partnership with Franklin University (available to all employees) as well as tuition reimbursement.

Check out our education resources on Mission Central by searching for Career Development Resources.

Paid Time Off (PTO)

Work is part of life, but we want you to enjoy the other parts, too! You receive PTO based on how long you've worked with us, and the hours you work.

Full-time Employees (30+ hours per week):

Years of Service	PTO Earned Per Hours Paid (Per Pay Period)	Annual Accrual	Max Accrual
0 - 4	0.0693	144	224
5 - 9	0.0885	184	264
10+	0.1078	224	304

Part-time Employees (20 – 29 hours per week):

Years of Service	PTO Earned Per Hours Paid (Per Pay Period)	Annual Accrual	Max Accrual
0 - 4	0.0385	58	116
5 - 9	0.0577	87	167
10+	0.0770	116	196

Part-time Employees (0 – 19 hours per week):

Years of Service	PTO Earned Per Hours Paid (Per Pay Period)	Annual Accrual	Max Accrual
All	0.0333	58	116

Sick Time Bank

Every January, unused PTO hours over 80 will be rolled into a sick time bank in your name. The bank is then available to you specifically for times when you need to be away from work to take care of your own illness, injury, or other medical care, or to take care of a family member for the same reasons.

Learn more in the Employee Information Guide found in Workday and on Mission Central.

Who to Contact with Questions



For specific benefit questions, contact our plan administrators below.

For general assistance, speak with a benefits representative Monday through Friday, 8 a.m. to 8 p.m. EST. Call 833-226-8355. Or visit employeeconnects.com/nationalchurchresidences.

BENEFIT	ADMINISTRATOR	CONTACT INFORMATION
Medical and Prescription	UMR and CVS Caremark	nationalchurchresidencesbenefits.com 877-498-1385 Quantum Health app: App Store or Google Play
Lifestyle Change Program	Omada Health	omadahealth.com/nationalchurchresidences (member ID: 12-digit UMR medical ID card number)
Health Savings Account	HSA Bank	alexhsa.com 833-223-5601
Dental	MetLife	metlife.com/dental 800-942-0854
Vision	VSP	vsp.com 800-877-7195
Flexible Spending Account	UMR	nationalchurchresidencesbenefits.com 800-826-9781
Life and AD&D Supplemental Life	Voya	presents.voya.com/EBRC/nationalchurchresidences
Disability Leave of Absence and Family Medical Leave	Voya	888-973-3652
Fertility, Adoption, and Surrogacy Coverage	Progyny	866-880-8860
Family Care Benefits	UrbanSitter	urbansitter.com
Reproductive and Parenting Support	Maven	mavenclinic.com/join/getstarted
Accident Insurance Critical Illness Hospital Indemnity	Voya	presents.voya.com/EBRC/nationalchurchresidences
Pet Insurance	Pets Best	petsbest.com/NationalChurchPET (discount code: NationalChurchPET)
Telemedicine for Pets	Airvet	airvet.com/pet-parents
Retirement Savings Plan	Lincoln Financial	lfg.com 800-234-3500
Well-being Program	Wellness Your Way	navigatewell.com 888-282-0822
Real Appeal Weight Loss	Real Appeal	nationalchurchresidences.realappeal.com
Employee Assistance Program	ComPsych	guidanceresources.com (web ID: MY5848i) 877-533-2363
Education Benefits	National Church Residences	Mission Central
Paid Time Off	National Church Residences Employee Information Guide	Mission Central



National Church Residences