

Deaconess Abundant Life Communities Benefit Summary

We at Deaconess Abundant Life Communities welcome you, and hope you will take advantage of the many benefits offered you and your family. We know you will find your work experience here to be both pleasant and personally rewarding. If you have any questions or concerns, please contact the Human Resources Department.

■ Health Insurance

Deaconess Abundant Life Communities offers medical insurance through Blue Cross Blue Shield HMO and PPO plans, to all benefits-eligible employees. Blue Cross Blue Shield offers comprehensive major medical insurance, preventative benefits and prescription cards. Coverage begins on your first day of employment. Deaconess Abundant Life Communities contributes 75% toward to cost of the monthly premiums for regular Full-Time employees for the HMO Plan and Part Time employees pay the total cost of the premium.



Blue Cross Blue Shield Health Premiums
FT Employee Share

	HMO	Blue Choice/PPO
Individual	\$22.80	\$33.53
Family	\$59.80	\$87.96

Rates are per employee, per weekly pay period

Deaconess Abundant Life Communities' Blue Cross HMO and PPO plans offer many benefits for our employees and their families to take advantage of such as:

- Mail service prescription service
- Fitness rewards program
- Weight Loss rewards program
- 24 hour nurse line
- Healthy rewards program
- Everyday rewards program

■ Dental Insurance

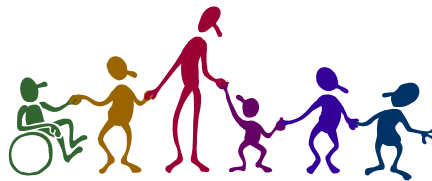
Deaconess Abundant Life Communities offers dental insurance to regular Full-Time and Part-Time employees through the Delta Dental Plan. Employees pay 100% of the monthly premium. Coverage begins on your first day of employment.



Delta Dental Premiums

	Delta Premier
Individual	\$6.24
Family	\$15.69

Rates are per employee, per weekly pay period



■ Short-term Disability plan

The Short-term Disability plan covers employees who become disabled as a result of an injury or sickness for a temporary period. It replaces a percentage of the income employees would have earned had they been able to continue working. The plan begins on the first day for an accident and the eighth day for illness and will cover 50% of your weekly earnings up to a maximum of \$500 per week for 90 days. Part time employees receive the benefits on a prorated basis.

■ Health Care Flexible Spending Account

Using before tax dollars, you can annually fund a Health Care Flexible Spending Account (FSA) to pay for your unreimbursed health related expenses. Unreimbursed health related expenses are those expenses that not covered by your medical and dental insurance plans. Such expenses may include deductibles, co-payments, eyeglasses and exams, contact lenses, dental expenses, orthodontia care, some over the counter medications and much more. By using this account, you will realize 20% to 40% in total tax savings for each expense you pay through the Health Care Flexible Spending Account. You may contribute up to **\$3,000** per year into this account.

■ Dependent Care Flexible Spending Account

If you have children in day care or an elderly relative who you claim as a dependent and who requires supervised care while you and your spouse work, you may elect to pay for these day care expenses with before-tax dollars. In most situations, you will save more tax dollars than you would with the standard federal tax credit. You may contribute up to **\$5,000** per year into this account.

■ 529 Educational Savings plan

The 529 Educational Savings plan allows employees to set aside money for qualified higher education expenses. The money invested in a 529 plan is from after tax dollars contributed through payroll deductions; the earnings in the account are free from Federal tax for qualified withdrawals starting in 2002. You, as the donor, are in full control of the account and everyone is eligible (with a few state exceptions) regardless of age or income.

■ Life/AD&D Insurance

Deaconess Abundant Life Communities provides Life and Accidental Death & Dismemberment Insurance to all regular Full-Time employees after six months of employment. Each employee is covered for \$10,000. This benefit is 100% paid for by Deaconess Abundant Life Communities. This amount is payable to the beneficiary you designate in the event of your death.

■ Voluntary Life Insurance

Deaconess Abundant Life Communities offers additional Life Insurance coverage on a voluntary basis available for the employee, their spouse and/or their child(ren). Premiums are 100% employee paid.



■ 401k Plan

A 401(k) plan is a way to save for your retirement on a pre-tax basis. Employees may defer from 1% to 92% of their annual compensation or up to the IRS annual limit. This year the maximum contribution is (\$15,000.00). The contribution is deducted directly from the employee's paycheck on a pre-tax basis and placed into the investment account of your choice. Deaconess Abundant Life Communities will match up to 3% of your pre-tax contribution after one year of employment. Deaconess Abundant Life Communities may also make profit-sharing contributions at its discretion which will be allocated among eligible employees after one year of employment.

Employees are eligible to participate in the 401(k) plan at the start of employment, although the 401(k) match begins after one year of service.



■ Tuition Reimbursement

Deaconess Abundant Life Communities offers the opportunity for educational assistance to help employees in their professional development. Employees who wish to pursue their education in fields that are of mutual benefit to Deaconess Abundant Life Communities and the employee may apply for educational assistance. The service requirement for Tuition Reimbursement is six months and employees may apply for tuition reimbursement up to \$1,500 per year.

■ Paid Time Off



Deaconess Abundant Life Communities offers employees the following:

<i>Length of Service</i>	<i>Rate of Accrual</i>	<i>To a Total of:</i>
0-5 years	3.846 hours per week	25 days per year
5-10	4.615 hours per week	30 days per year
10 years and over	5.38 hours per week	35 days per year

■ Additional Benefits

Paid lunch

Credit Union

Deaconess Abundant Life Communities employees are eligible to become members of the New England United Methodist (NEUM) Federal Credit Union. You may do automatic deposits each payroll period. Detailed information is available from Human Resources.

Direct Deposit

You may have all or part of your paycheck directly deposited to your checking or savings account or both for your banking convenience.

Newbury Court Fitness Center

The Newbury Court Fitness Center is available for Deaconess Abundant Life Communities employees to use. Access to the Fitness Center is through the central elevators or the elevator next to the Country Store.

You must contact the Newbury Court Activities Coordinator, who will provide you with an orientation and instruction on the equipment. You are asked to work out with a friend and let the Newbury Court Receptionist know when you are using the room.

Deaconess Abundant Life Communities employees are the guests of Newbury Court residents when using the Fitness Center.

Food Services

The employee dining room at Rivercrest is open 4 hours a day. Luncheon is served daily from 11:30 to 1:45 PM at reduced rates. Coffee and tea are provided free 24 hours a day. There are vending machines with fresh meals and sandwiches.

Discount Movie Tickets

Employees are able to purchase discount movie tickets for AMC, Showcase, and Regal Cinema theaters. The AMC tickets are \$5.50 each, Regal tickets are \$6.00 each and Showcase Cinema tickets are \$7 each. See someone in Human Resources to purchase tickets.