















BENEFIT SUMMARY SHEET

Morrow Home Community THE BENEFITS OF MAKING A DIFFERENCE

This is a brief description of Company benefits. For additional information, please contact Human Resources.

BENEFIT	DESCRIPTION	EMPLOYER CONTRIBUTION	ELIGIBILITY REQUIREMENTS
* Medical Insurance 	Allegiance Select Plan Allegiance HSA Value Plan	82% Employee Only 84% Family 86% Employee Only 82% Family	30 hours/week Begins on the first day of the month following 30 days of employment
* Voluntary Dental Insurance 	Delta Dental 2 plan options	Employee-paid	30 hours/week Waiting period same as medical insurance
* Voluntary Vision Insurance 	NVA Vision Insurance	Employee-paid	30 hours/week Waiting period same as medical insurance
* Section 125 - Flexible Spending Account 	Health Care, Dependent Care, & Limited Purpose Reimbursement Account	Employee-funded	30 hours/week Waiting period same as medical insurance
* Life Insurance 	\$25,000 life insurance policy through Kansas City Life	100%	30 hours/week Waiting period same as medical insurance
* Life / AD&D Insurance 	Life (employee): \$1000 increments up to a maximum of the lesser of 5x annual earnings or \$500,000 AD&D: Additional benefit payable for AD&D	Employee-paid	
* Voluntary Pet Insurance 	Group rates on pet health insurance, including medical problems & conditions	Employee-paid	30 hours/week Waiting period same as medical insurance
* Disability Insurance 	66-2/3% of monthly pre-disability earnings (reduced by deductible income)	100%	30 hours/week Available 1st of the month following 1 year of employment.
Paid Time Off 	Accrue 19 days during your first year, 24 days after 1 year (based on a 40 hour work week). Carry over up to 160 hours. Cash-out option available. PTO sharing program available.	100%	30 hours/week Days begin to accrue on the 1st day of employment and are available for use after 3 months of employment
401(k) Plan 	May contribute as little as 1% of gross salary on a pre-tax basis up to the annual IRS maximum. Roth contributions also available.	Employee-funded	All employees are eligible to participate Waiting period same as medical insurance
401(k) Match	Match 100% of the first 4% that you contribute. All contributions 100% vested.	100% of 4%	
Educational Assistance Bootstrapping Program 	Reimbursement of tuition, fees, books, or supplies.	up to \$4,000 annually	Available following 6 months of employment
Employee Assistance Program (EAP) 	24/7 Confidential service that provides assessment, counseling, resources, & referrals for a variety of issues, including child/elder care	100%	Available for all employees and household members

* Additional Insurance information provided in the benefits packet received upon hire.

Effective 1/1/2026