



# Bishop Gadsden Benefits Summary

Benefit	When Eligible	Details
Health Insurance (Full-time)	First of the month following 30 days of employment	Coverage provided by Cigna. BG offers two medical plan options: High Deductible Health Plan - Includes a Health Reimbursement Account (HRA) funded by BG to assist team members with the cost of out of pocket medical expenses COPAY Plan - This plan offers a copay for doctor's visits and prescription drug coverage
Medical Gap Insurance (Full-time)	First of the month following 30 days of employment	Medical Gap Insurance works in conjunction with major medical insurance to help you pay your deductible, coinsurance, and copay expenses, lowering your out of pocket expenses associated with eligible in-hospital and outpatient procedures and services
Dental Insurance (Full-time & Part-time)	First of the month following 30 days of employment	Insurance available for full and part-time team members and their dependents provided by Cigna
Vision Insurance (Full-time & Part-time)	First of the month following 30 days of employment	Insurance available for full and part-time team members and their dependents provided by Cigna
Flexible Spending Account/Dependent Day Care (Full-time)	First of the month following 30 days of employment	The Health FSA plan allows a team member to elect a portion of their pre-tax salary from each paycheck to use for reimbursement for qualified medical expenses including doctor's visits, dental expenses, prescriptions, and more. The Dependant Day Care plan allows a team member to reimburse themselves with tax-free funds for eligible dependent day care expenses.
Basic Life Insurance (Full-time & Part-time)	First of the month following 30 days of employment	BG provides Basic Life Insurance and Accidental Death & Dismemberment policy at no cost to our full-time (\$30,000 policy) and part-time (\$15,000 policy) team members provided by Mutual of Omaha.
Voluntary Life Insurance (Full-time)	First of the month following 30 days of employment	BG offers voluntary term life insurance through Mutual of Omaha. Team members can elect life insurance of up to \$150,000 for themselves, \$30,000 for their spouse, and \$10,000 for their children without having to answer medical questions. Team members can purchase up to 5 times their base salary to a maximum of \$500,000 (subject to proof of good health and approval of your application by Mutual of Omaha)
Short-Term Disability Insurance (Full-time)	First of the month following 30 days of employment	Short-Term Disability can help provide income if a team member is out of work due to a covered disability. This benefit pays 60% of an team member's income up to \$1,000 a week. Benefit begins on the 15th day of disability and pays up to 24 weeks. Coverage provided by Mutual of Omaha..
Long-Term Disability Insurance (Full-time)	First of the month following 30 days of employment	Long-Term disability can help provide income if a team member is out of work due to a covered disability. This benefit pays 60% of a team members income up to \$6,000 a month. Benefit begins on the 181st day of disability and pays to social security retirement age. Coverage provided by Mutual of Omaha.

Benefit	When Eligible	Details
Accident Insurance (Full-time)	First of the month following 30 days of employment	Accident insurance pays cash if a team member is hurt or injured off the job. Coverage provided by American Public Life.
Cancer Insurance (Full-time)	First of the month following 30 days of employment	Cancer insurance helps pay unexpected bills for cancer treatment. Coverage provided by American Public Life.
Pet Insurance (Full-time & Part-time)	First of the month following 30 days of employment	Pet Insurance allows BG employees to get cash back on eligible unexpected vet bills. BG employees enjoy preferred pricing on plans covering dogs, cats, and exotic pets. Coverage provided by Nationwide Insurance.
Paid Time Off (Full-time & Part-time)	Following 90 days of employment	Team members accrue PTO hours based on hours worked each pay period. A team member's PTO accrual will begin on their first day of employment, but cannot be used until after 90 days of employment. After 6 months of service, team members have the option to receive compensation for unused PTO hours. When "selling back" PTO hours, team members must leave a minimum balance equal to 1 week .
401(k) Retirement Plan (Available to all team members)	First of the month following 6 months of employment (for those 18 years of age)	The 401(k) plan is a voluntary retirement plan, in which team members are automatically enrolled at 3% of their earnings. The automatic percentage will increase by 1% (up to 6%) each calendar year. Bishop Gadsden offers a 100% employer match on 2% of your contributions, and 50% match on contributions greater than 2%, up to 6%.
Teladoc (Available to all team members)	First of the month following 30 days of employment	Teladoc is a healthcare service that offers virtual visits with licensed physicians and it is available 24/7, anytime, anywhere. Available to all team members and their dependents, Teladoc can help with non-emergency healthcare issues. By scheduling a virtual visit with a licensed physician you can be diagnosed, treated and prescribed medication if necessary without having to leave your home.
Employee Assistance Program (EAP) (Available to all team members)	Upon Employment	First Sun EAP and Lowcountry Pastoral Counseling Center offer team members and members of their household access to in-person or over the phone visits with a counselor to assist with everyday challenges they may face. This benefit collectively offers support and assistance for depression, stress, anxiety, financial, legal issues, substance abuse, domestic violence, or any other challenges an team member may face.
PayActiv (Available to all team members)	Upon Employment	PayActiv allows team members to access their earned, but unpaid wages between paychecks. Team members can get up to 50% of earned wages at anytime.
Other Benefits (Available to all team members)	Upon Employment	free parking   access to BG Spa and Wellness services   free holiday meals   monthly team member drawings   end-of-year appreciation gift   free CPR/AED training   scholarship opportunities for education and student debt   Partnership with ECPI University   discounts through Working Advantage