

Full Time Employee Benefits

* **Health Insurance:** Health insurance coverage may be obtained through the Marketplace. A Representative from our Benefit Consultant will gladly walk you through the necessary steps to acquire health insurance coverage through this valuable resource.

**90 Days** – Full Time Employees will be offered the following benefits **after 90 days of satisfactory employment:**

* **Life Insurance:** A Life Insurance benefit of $50,000 and Accidental Death and Dismemberment benefit of $50,000. **There is no cost to the employee as The Ministry pays 100% of the cost.** Your coverage becomes effective on the 1st of the month following your 90-day initial period.
* **Voluntary Life Insurance:** A supplemental Life Insurance benefit and Accidental Death and Dismemberment benefit. **(employee pays 100% of the cost).** This benefit is available to employees through voluntary payroll deductions.
* **Long Term Disability:** Long term disability insurance is provided. **There is no cost to the employee for this benefit as The Ministry pays 100% of the cost.** The benefit percentage is 60% of pre-disability earnings. Coverage is provided for both work-related and non-work-related disabilities.
* **Employee Savings:** Our employees are eligible for membership with the Anderson Federal Credit Union.
* **Cafeteria Plan:** This plan is designed to provide a tax break for both the ministry and our employees. It allows your premiums paid for certain benefits to be exempt from Federal and State Income taxes.
* **Paid Time Off (PTO):** Paid vacations and paid holidays are outlined in your employee handbook.
* **Teladoc:** allows for employee to talk to a doctor anytime, anywhere, by phone or video consult at no charge **(employer pays 100% of the cost)**.

* **Dental Insurance Plans:** Dental Insurance is provided to employees (only). **There is no cost to the employee for employee only dental coverage as The Ministry pays 100% of this cost.** Child and Spouse coverage is available through voluntary payroll deductions **(employee pays 100% of the dependent care cost)**.
* **Vision Insurance Plans:** Vision Insurance is provided to employees (only). **There is no cost to the employee for employee only dental coverage as The Ministry pays 100% of this cost.** Child and Spouse coverage is available through voluntary payroll deductions **(employee pays 100% of the dependent care cost)**.
* **Accident Insurance Plans:** Accident Insurance is provided to employees (only). **There is no cost to the employee for employee only dental coverage as The Ministry pays 100% of this cost.** Child and Spouse coverage is available to employees through voluntary payroll deductions **(employee pays 100% of the dependent care cost)**.
* **Critical Illness Insurance Plans:** Critical Illness Insurance is provided to employees (only). **There is no cost to the employee for employee only dental coverage as The Ministry pays 100% of this cost.** Child and Spouse coverage is available to employees through voluntary payroll deductions **(employee pays 100% of the dependent care cost).**

**1 Year – Full Time Employees will be offered the following benefits after 1 year of satisfactory employment:**

* **401K Savings Plan:** The Ministry will match your contribution “dollar for dollar” up to 6% of your yearly income.