



# Part-time Employee Benefits Guide

Effective January 1 – December 31, 2022

# PART-TIME EMPLOYEE BENEFITS GUIDE

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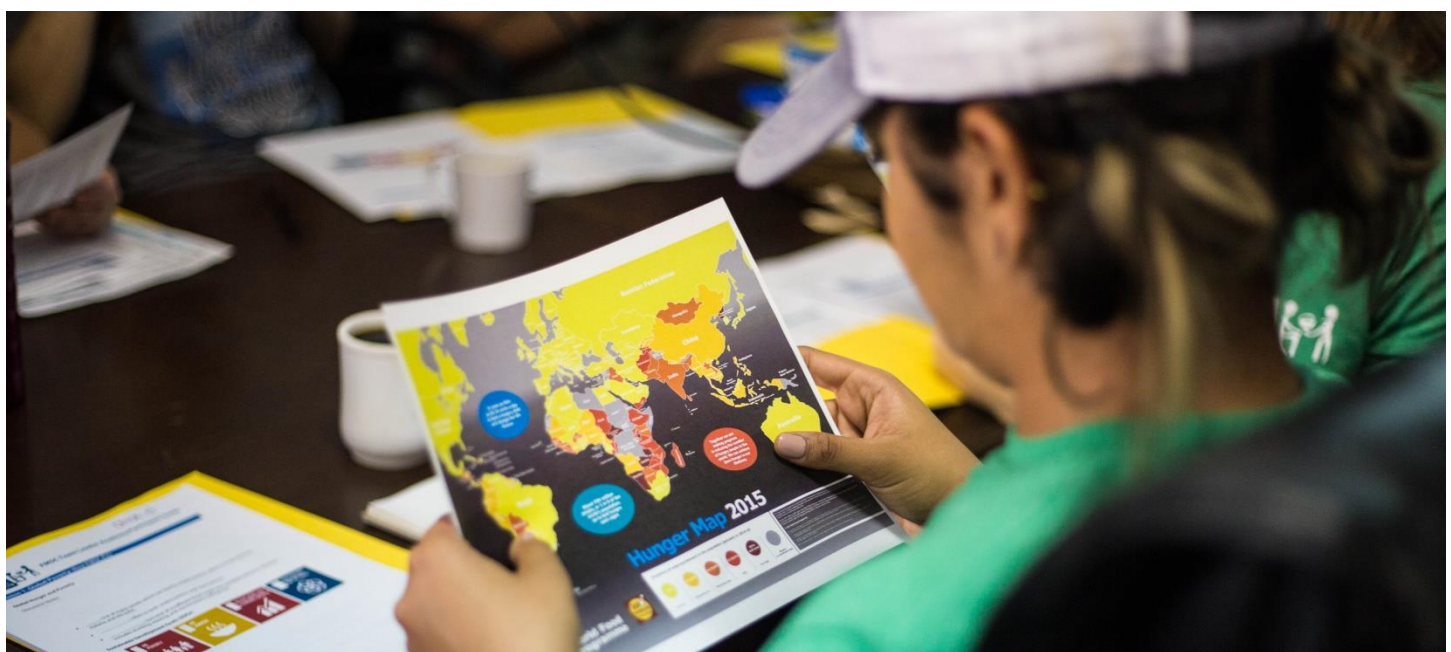
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**“...and if you spend yourselves in behalf of the hungry and satisfy the needs of the oppressed, then your light will rise in the darkness, and your night will become like the noonday.”**

*- Isaiah 58:10*



## Mission, Vision & Commitment

### Mission

Feeding God's starving children, hungry in body and spirit.

### Vision

Through God, Feed My Starving Children (FMSC) will strive to eliminate malnutrition and starvation in children throughout the world by helping to instill compassion in a generation that hears and responds to the cries of those in need, until all are fed.

### Our commitment to excellence

We will provide for our employees a satisfying work environment that is based on trust, mutual respect and doing the right thing.

### Human Resources mission statement

Strategically partnering in building FMSC's global operations by recruiting, developing, rewarding and retaining our national workforce and aligning it with our Christian mission and values.

# Retirement Plan – 401(k)

## Who is eligible and when:

All regular employees age 18 or older are eligible to enroll in the plan at any time after they have met the eligibility requirements as shown below. You can change or cancel the deferral election at any time.

### New Hire

*(You have not previously been employed by FMSC)*

- › You will be automatically enrolled in the plan at 1% of pay on the first of the month following a 1-month waiting period. You can change or cancel the deferral election at any time.

### Rehire

*(You have previously been employed by FMSC)*

- › If you were previously employed by FMSC for at least 30 days, you will be eligible to enroll on your first day of employment as soon as administratively possible.

### Newly-Eligible

*(Your employment status changed from PT On-Demand/Casual to PT Regular)*

- › Once you have been an FMSC employee for at least 30 days, you are immediately eligible to enroll as soon as administratively possible.

## Plan features:

FMSC provides this benefit to help you save a portion of your income for retirement. To encourage saving for retirement, FMSC will contribute up to 4% matching contributions as shown below:

Employee Deferral	Employer Match	Total
1%	1%	2%
2%	2%	4%
3%	3%	6%
4%	3.5%	7.5%
5%	4%	9%
>5%	4%	>9%

## You May:

- › Roll over account balances from a prior employer's plan and/or IRA
- › Defer up to 90% of your eligible compensation
- › Elect to contribute pre-tax or post-tax (Roth) deferrals

## Contributions:

- › Your contributions are 100% vested
- › Employer match contributions are 100% vested

# Vision Plan

## Benefits you receive:

Reduce your out of pocket expenses for eyeglasses and contact lenses by enrolling in this plan. This is a materials-only plan, meaning that exams are not covered. A snapshot of your in-network vision benefits is shown below.

	In-Network Benefits
<b>Exam</b>	Not covered
<b>Frames</b>	\$0 copay; \$130 allowance, 20% discount over \$130
<b>Lenses</b> Single Vision, Bi-Focal, Tri-Focal, Lenticular	\$25 copay
<b>Lenses</b> Progressive (standard) Progressive (premium) Tier 1 Tier 2 Tier 3 Tier 4	\$90 copay \$110 – 135 copay \$110 copay \$120 copay \$135 copay \$90 copay; 20% off charge less \$120 allowance
<b>Contact Lenses</b> Conventional Disposable	\$0 copay; \$130 allowance, 15% discount over \$130 \$0 copay; \$130 allowance, plus balance over \$130
<b>Benefit Frequency</b> Lenses or Contact Lenses Frames	12 months 24 months

## Employee Vision Contributions:

Vision plan premiums are deducted from your paycheck on a pre-tax basis. These rates are based on 26 per-pay-period deductions each year.

Tier of Coverage	Employee Per Pay Period Premium	Employee Annual Premium
Employee only	\$2.09	\$54.36
Employee + Spouse	\$3.97	\$103.32
Employee + Child(ren)	\$4.18	\$108.72
Family	\$6.15	\$159.84

# Paid Sick Time

## Benefits you receive:

Part-time employees accrue 1/30 of an hour of Paid Sick Time for every 1 hour worked, to a maximum of 40 hours per calendar year. Unused Paid Sick Time is carried over from year to year without any limitations on total accumulations; employees may use up to 40 hours per calendar year. See policy in the [Employee Handbook](#) for more information.

# FMSC Gear

## Benefits you receive:

Employees receive \$10 off FMSC T-shirts and sweatshirts sold in our MarketPlace.\*

\*The Donation T-shirt, online purchases, and other MarketPlace goods are not eligible for an employee discount.



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*This document is a summary and is not intended as policy or a complete description of benefits. This document is not a guarantee of benefits and is subject to change at any time. Details of each plan are contained in the plan documents which legally govern the operation of the programs. If there is any conflict between this document and any of the plan documents, the plan documents will always govern.*



# New Health Insurance Marketplace Coverage

## Options and Your Health Coverage

Form Approved  
OMB No. 1210-0149  
(expires 6-30-2023)

### PART A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment based health coverage offered by your employer.

#### What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

#### Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

#### Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.

**Note:** If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution -as well as your employee contribution to employer-offered coverage- is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

#### How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact HR at [hr@fmsc.org](mailto:hr@fmsc.org) or

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](http://HealthCare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

<sup>1</sup> An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 --percent of such costs.

## PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer name Feed My Starving Children		4. Employer Identification Number (EIN) 41-1601449	
5. Employer address 401 93 <sup>rd</sup> Avenue NW		6. Employer phone number 763-267-6325	
7. City Coon Rapids	8. State MN	9. ZIP code 55433	
10. Who can we contact about employee health coverage at this job? Melissa Orrev			
11. Phone number (if different from above)		12. Email address morrey@fmisc.org	

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to:

All employees. Eligible employees are:

Some employees. Eligible employees are:

Full-time, regular employees working 30+ hours per week.

- With respect to dependents:

We do offer coverage. Eligible dependents are:

-Enrollee's current legal spouse

-Dependent Children (natural or legally adopted, child for whom enrollee or spouse is legal guardian, child covered under a qualified medical child support order) up to age 26 or disabled.

We do not offer coverage.

If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

\*\* Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, [HealthCare.gov](https://www.healthcare.gov) will guide you through the process. Here's the employer information you'll enter when you visit [HealthCare.gov](https://www.healthcare.gov) to find out if you can get a tax credit to lower your monthly premiums.