



Employee Benefits

Benefits at Lutheran Social Services of North Dakota are for all employees who work 32 hours per week or more. These benefits include:

Paid Vacation:

Earned and prorated on percentage of time worked for eligible employees.
Non-exempt / hourly employees: 10 days per year, increases with seniority
Exempt employees: 15 days per year, increases with seniority

Paid Sick Leave:

Eight hours paid sick leave per month, prorated based on amount of time worked.

Paid Holidays:

Ten paid holidays per year.

Health Insurance:

Blue Cross Blue Shield of North Dakota. Employee qualifies on the 1st of the month following date of hire.
Employer pays all but \$34 a month toward single coverage. Dependent/family coverage may be added at employee's expense.

Dental Insurance:

Blue Cross Blue Shield of North Dakota. Benefits begin the first day of the month following hire.
Employer pays for single coverage. Dependent dental insurance may be added at employee's expense.

Vision Insurance:

Avesis Insurance
Voluntary insurance coverage for employee and/or family available at employee's expense
Benefits begin the first day of the month following hire.

COBRA:

Self funded continuation of employer-sponsored health plan after certain conditions met.

Medical Flex Benefits:

Benefits begin the first day of the month following hire.
Allows employee to use pre-tax dollars for medical/dental/vision and dependent care expenses.
Maximum amount allowed is \$6000 for medical (not including premium conversion) and \$5000 for dependent care.

Pension:

5% of salary paid by employer after one full year.
Benefits begin January 1 and/or July 1. Employee is fully vested after four years.

403B: Self funded, tax sheltered retirement plan.

Life Insurance:

Benefits begin the first day of the month following hire.
Term life equal to employee's annual salary/wage rounded up to the whole thousand.
Dependent insurance may be added at employee's expense.

Supplemental Life Insurance:

Voluntary life insurance coverage for employee and/or family available at employee's expense.
Benefits begin first of the month following hire.

Long Term Disability:

Benefits begin the first day of the month following hire.
The long-term disability benefit is 60% of the employee's salary to start after 90 days.

Liability Insurance:

Agency provides professional liability for bona fide agency activities.

Benefits for all employees:

Employee Assistance Plan (EAP)
Worker's Compensation

Relationship Banking
Employer's matching FICA

Unemployment Insurance