

2025 LUTHERAN SENIOR SERVICES Benefits at a Glance

Full-Time Employee

Medical Insurance is available through Anthem Blue Cross Blue Shield (BCBS) for all full-time employees (30+ hours per week). Employees may choose between a Bronze-level PPO, a Silver-level PPO, a Gold-level PPO and a Consumer-Driven Health Plan with an HSA, for as little as \$17.93/month.

EMPLOYEE CONTRIBUTION*

BRONZE PPO	PAID \$50/HR OR LESS	PAID MORE THAN \$50/HR
Employee Only	\$17.93/mo.	\$120.19/mo.
Employee + Spouse	\$168.08/mo.	\$371.39/mo.
Employee + Children	\$133.48/mo.	\$294.95/mo.
Family	\$207.62/mo.	\$458.78/mo.
SILVER PPO	PAID \$50/HR OR LESS	PAID MORE THAN \$50/HR
Employee Only	\$130.52/mo.	\$206.74/mo.
Employee + Spouse	\$438.47/mo.	\$597.61/mo.
Employee + Children	\$357.91/mo.	\$488.11/mo.
Family	\$627.02/mo.	\$756.86/mo.
GOLD PPO	PAID \$50/HR OR LESS	PAID MORE THAN \$50/HR
Employee Only	\$213.53/mo.	\$301.72/mo.
Employee + Spouse	\$632.34/mo.	\$816.44/mo.
Employee + Children	\$523.49/mo.	\$674.13/mo.
Family	\$897.36/mo.	\$1,047.60/mo.
CONSUMER-DRIVEN PLAN	PAID \$50/HR OR LESS	PAID MORE THAN \$50/HR
Employee Only	\$107.66/mo.	\$175.30/mo.
Employee + Spouse	\$375.23/mo.	\$506.58/mo.
Employee + Children	\$308.00/mo.	\$415.83/mo.
Family	\$510.84/mo.	\$638.56/mo.

LSS contributes \$500 for an individual HSA and \$1,000 for self and dependents.

*Employees who complete the steps to earn the LSS wellness credit are charged these discounted rates.

Dental Insurance is available through Delta Dental for all full-time employees, and we offer two plans from which to choose.

COVERAGE LEVEL	BASIC PLAN	ENHANCED PLAN
Employee Only	\$7.00/mo.	\$20.06/mo.
Employee & Spouse	\$25.88/mo.	\$49.54/mo.
Employee & Child(ren)	\$25.74/mo.	\$51.78/mo.
Employee & Family	\$38.30/mo.	\$75.56/mo.

Vision Insurance is available through EyeMed for all full-time employees. This PPO plan has a \$0 copay for annual in-network eye exams and \$160 frame/contact lenses allowance.

COVERAGE LEVEL	EMPLOYEE CONTRIBUTION
Employee Only	\$7.44/mo.
Employee & Spouse	\$14.12/mo.
Employee & Child(ren)	\$14.84/mo.
Employee & Family	\$21.82/mo.

Long Term Disability Insurance is offered at no cost for non-occupational injuries or illnesses. This plan, offered through LFG, provides full-time employees with temporary income to cover living expenses during an extended absence. Additional buy-up options also available.

Voluntary Short-Term Disability is available for purchase through LFG to all full-time employees and provides a portion of your weekly income in the case of an illness or off-the-job accident.

Supplemental Insurance includes Accident Insurance, Critical Illness, and Hospital Indemnity Insurance policies. Policies are available for purchase through Voya.

Basic Life and Accidental Death & Dismemberment Insurance (AD&D) is offered through LFG at no cost to full-time employees. Benefits are equal to the employee's annual salary. Voluntary Life Insurance from LFG may be purchased by full-time employees in additional amounts.

Flexible Spending Accounts allow full-time employees to set aside money on a pre-tax basis for anticipated medical and dependent care needs.

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Paid Time Away From Work (PTO) is offered to all employees. Staff accrue “paid time off,” replacing the traditional benefits of vacation, holidays, and sick time. Full-time employees may accrue up to 26 days in their first year, and up to 34 days/year in later years. Maximum balance of PTO is 240 hours. Eligible employees may also cash in (or sell back) up to 80 hours of unused PTO every year.

Extended Sick Bank (ESB) Extended Sick Bank (ESB) is available to full-time and part-time employees. It can be used for an employee’s or a family member’s own personal illness or injury resulting in more than one week’s absence. Employees may accrue up to 2.76 hours per 2 week pay period, and maintain a balance up to 480 hours.

Bereavement Pay is also paid to eligible staff when a family member passes away so they may tend to their personal & family needs without using PTO.

Educational Assistance Programs are available to qualifying team members and their families as scholarships, awards, tuition reimbursement, and tuition discounts to make pursuing college degrees, professional certifications, technical school certificates, or GEDs more attainable. Scholarships and awards may total up to \$10,000 per qualified team member per year.

School Partnerships Additionally, LSS has special partnerships established with various colleges and universities (e.g. Lindenwood University, Webster University, Columbia College, Missouri Baptist University, Saint Louis University, etc.) that provide discounted tuition for LSS team members and their families.

Retirement: Tax Deferred Savings and Roth Plan

with LSS Match Our 403(b) and Roth plans help LSS employees save for retirement. Employees can begin contributing upon hire, and once they’ve been employed for one year they may be eligible to receive the LSS Match contributions to increase their savings.

The Employee Assistance Program offers confidential problem assessment, short-term counseling, and referrals for community and private services to all employees.

Pay Advances allow staff to receive an immediate “advance” on their wages that they’ve already worked but have not yet been paid, through the PayActiv service.

PerkSpot offers an employee discount program for all LSS employees and their family offering great deals for local and national merchants at no cost to you.

Pet Health Insurance available through ASPCA allows staff to care for their furry loved ones while worrying less about costs.

For more details on
LSS Benefits, scan here.



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