This is a brief description of the Company benefits for eligible employees which will begin the first of the month coinciding with or following the date of hire or transfer to an eligible status, whichever comes first. For additional information, please contact the Benefits department.

US Benefits Department: benplan@sc.younglife.org | 719.381.1950

Benefit	Carrier	Description
Medical Coverage	UMR and OptumRx	***PPO/Non-PPO Medical Benefits*** **90/70 Plan** $200/$400 Deductible $3,000/$5,000 Out-of-Pocket Maximum **Rx Retail Copays:** $7 / $25 / $50 / $100 ***PPO/Non-PPO Medical Benefits*** **80/50 (HDHP) Plan** $1,700 / $3,400 Deductible $5,000/$10,000 Out-of-Pocket Maximum **Rx Retail Copays After Deductible:** $7 / $25 / $50 / $100
HSA Employer Contribution	HSA Bank	Young Life Contribution: $700 Individual and $1,400 Family Employees may contribute additional funds up to the IRS maximum ($4,400 / $8,750 for 2026)
Dental Coverage	Delta Dental	$50 Individual Deductible / $150 Family Deductible $3,000 Annual Maximum **Orthodontia:** $3,000 Life-Time Maximum
Vision Coverage	Vision Service Plan (VSP)	$25 exam copay **Frames:** $200 allowance | **Contacts:** $200 allowance
Basic Life/ AD&D Insurance	SunLife	**Company Paid** **Employee:** 2 x annual salary up to a maximum of $200,000 **Spouse:** $25,000 **Children:** $10,000
Voluntary Life and ADD Insurance	SunLife	Optional Life and ADD insurance available at employee's cost
Travel Insurance		Young Life purchases $100,000 insurance coverage for regular full-time staff traveling on Young Life business.
Long Term Disability	SunLife	Company paid benefit of 60% of salary up to $6,000 per month
Medical and Dependent Care Flexible Spending	UMR	Pre-tax payroll deduction for eligible expenses
Voluntary Accident, Critical Illness and Hospital Indemnity plans	UHC	Premiums are deducted on an after-tax basis
Voluntary Disability	AFLAC	
Legal/ID Theft	Legal Shield	You may purchase identity theft protection and/or pre-paid legal services for you and your immediate family members through payroll deductions
Additional Benefits	Must be enrolled in the Young Life Medical Plan to be eligible	• Camp Scholarships • Adoption • Health Club Benefit • Dependent Scholarships