

Congregation Beth David Board Meeting

MINUTES:

May 18, 2023

(Approved June 20, 2023)

PRESENT:

- | | | |
|--|--|--|
| 1. Nathan Handelsman, President | 7. Rivka Shenhav, VP Ritual | 13. Irene Spector, DaL |
| 2. Art Singer, VP Education | 8. Michael Bierman,
Recording Secretary | 14. Neil Shapiro, DaL |
| 3. Daniel Kahn, VP Admin | 9. Bonnie Hirsh, DaL | 15. Wendy Askenas, DaL |
| 4. Bill Beyda, VP Finance | 10. Bonnie Slavitt, DaL | 16. Howard Gannes,
Hazak Representative |
| 5. Susan Greenberg-Englander,
VP Membership | 11. Cathy Beyda, DaL | 17. Wendy J. Glasser,
Imm. Past President |
| 6. Hanna Firman, Treasurer | 12. Ginny Baird, DaL | 18. Barbara Biran, Dir Ops & Ritual |

ABSENT:

- | | | |
|---|---------------------|--|
| • Stephen Schleimer, Financial
Secretary | • Frank Yashar, DaL | • Rabbi Nathan Roller,
Rabbi Educator |
| • Joseph Bendahan, DaL | • Leah Newman, DaL | • Rabbi Jaymee Alpert,
Senior Rabbi |

GUESTS:

- | | | |
|--------------|------------------|------------------|
| • Dov Isaacs | • Jennifer Orrin | • Zoe Handelsman |
|--------------|------------------|------------------|

1. Welcome & Announcements (Nathan Handelsman) **7:30**

2. D'Var Torah (Nathan Handelsman) **7:34**

3. Good & Welfare (Nathan Handelsman) 7:35

Our Condolences to:

- Stacey Newman and Corey Seiderman on the passing of their daughter Mabel Rose, granddaughter of Nancy & Marty Newman, niece of Leah & Micah Newman, cousin of Miriam & Jonah.

Mazel Tov to:

- Joey and Barbara Beyda are thrilled to announce that Theodore (Teddy) Solomon Beyda, their first child, was born on May 2, 2023
- Bill and Cathy Beyda of Cupertino, and Hal and Lenny Schloss of Los Angeles, are delighted to welcome their first grandchild!
- Michael and Laurie Bierman on their daughters’ Mountain View summer internship and Jovana’s being elected the first female President of her High School.
- Michael and Laurie Bierman on their daughter’s winning new Board positions in BBYO.
- Stephen Schleimer niece Quelice Shroeder (Master Teacher at APJCC Preschool at Jewish Silicon Valley, Los Gatos) recipient of Diller Award.

4. Adoption of Minutes from previous General Board Meeting (Nathan Handelsman) 7:38

The minutes from the April 27, 2023 General Board Meeting were deferred to the June Meeting.

5. Teen Rep to Board (Zoe Handelsman) 7:40

6. Priority Discussions (Nathan Handelsman) None

7. Q&A on Officer Reports & Announcements (Nathan Handelsman)

a. Administration (Dan Kahn) 7:41

See Appendix A for Admin report

b. Membership (Nathan Handelsman) 7:43

i) Membership Report & New Member Welcome

Membership Report (Data for April 1-30, 2023)

Membership Units as of April 1, 2023	415
Increases (Welcomed in January)	1
Decreases	11

Membership Units as of January 31, 2023	405
Honorary	5
Friends of Beth David	28
Grand Total	447

Welcome to our New Members

- Emma Sonas

April Losses

- Kass, Evan (moved)
- Schueller, Angela (moved)

April Resignations

- Diamond, Michael and Damien Kessler
- Gild, Eli and Rachel
- Glincher, Amanda and Mark Loveland
- Green, Andrew and Susie
- Liebman, Michael and Susan Liu
- Ram, Benjamin and Judie
- Shani, Guy and Emily
- Winograd, Terry and Carol
- Wolf, Dennis and Elise

Resignations are people who leave by choice;

Losses are people who leave as a result of circumstance (moved, death, etc.)

See Appendix B for the Membership Report

Wendy Glasser is working on a New Member Welcome brunch w/ Board Members.

c. Finance (Bill Beyda) 7:56

Bill gave the Finance report and an update on the increase to the requested Sustaining Dues.
See Appendix C for Finance Report

d. Education (Art Singer) 8:00

Summer Camp Registration until end of May
Fall Registration - Online / In-person Promotions

e. Ritual (Rivka Shenhav) 8:02

Preparing for High Holidays has begun. We need Board members' help in a variety of ways is requested including being Ushers and Greeters.

See Appendix D for Ritual Report

8. Old Business None

9. New Business

a. Mask Update (Nathan Handelsman) 8:02

The Health Committee met on May 11, 2023. All six members attended.

The primary topic was mask requirements during indoor services: The Committee made three recommendations:

1. Make mask wearing voluntary during services starting July 1, 2023
2. Designated a portion of the sanctuary as "masks required" during services
3. Continue to monitor county COVID-19 guidelines

The President will release letter to congregation to announce these changes after Board of Director Meeting.

Background

Every year we need to approve our Section 125 plan with the exact wording provided by the plan administrator. A copy of the plan was sent to each Board member to review.

Motion

RESOLVED, that the form of Amended Section 125 Cafeteria Plan effective May 18, 2023, presented to this meeting is hereby approved and adopted and that the proper officers of the Employer are hereby authorized and directed to execute and deliver to the Administrator of the Plan one or more counterparts of the Plan.

RESOLVED, that the Administrator shall be directed to take such actions that are deemed necessary and proper in order to implement the amended Plan, and to set up adequate accounting and administrative procedures to provide benefits under the Plan.

RESOLVED, that the proper officers of the Employer shall act as soon as possible to notify the employees of the Employer of the adoption of the amended Plan by delivering to each employee a copy of the summary description of the Plan in the form of the Summary Plan Description presented to this meeting, which form is hereby approved.

Motion made by **Dan Kahn** Second by **Ginny Baird**

Vote: 10 **Yes** 1 **No** 2 **Abstain**

The motion passed.

See Appendix E for the Agreement.

10. Closed Session

8:22

Motion

The Board of Directors of Beth David resolves that all Operation department staff will be expected to perform their designated hours on site effective June 1, 2023.

Motion made by **Dan Kahn** Second by **Irene Spector**

The motion passed unanimously.

11. Adjourn

8:58

Board Meeting Summary

Action Items:

None.

Summary of Board Actions Taken at Meeting:

a. Summary of Motions Passed:

1. Motion: Section:125 Employee Plan
2. Motion: Staff to return to on-site work

b. Policies Adopted:

c. Charters Adopted:

None.

Absent at May 18 Meeting

- Stephen Schleimer, Financial Secretary
- Joseph Bendahan, DaL
- Frank Yashar, DaL
- Leah Newman, DaL
- Rabbi Nathan Roller, Rabbi Educator
- Rabbi Jaymee Alpert, Senior Rabbi

Absent at April 27 Meeting

- Susan Greenberg-Englander, VP Membership
- Rivka Shenhav, VP Ritual
- Hanna Firman, Treasurer
- Cathy Beyda, DaL
- Leah Newman, DaL
- Frank Yashar, DaL
- Neil Shapiro, DaL
- Wendy J. Glasser, Imm. Past President
- Barbara Biran, Dir Ops & Ritual
- Rabbi Jaymee Alpert, Senior Rabbi

Absent at March 28 Meeting

- Hanna Firman, Treasurer
- Rabbi Jaymee Alpert, Senior Rabbi
- Leah Newman, DaL

Absent at February 28 Meeting

- Wendy Askenas, DaL
- Susan Greenberg-Englander, VP Membership

Absent at February 21 Meeting

- Bonnie Slavitt, DaL
- Joseph Bendahan, DaL
- Irene Spector, DaL
- Wendy Askenas, DaL

Respectfully Submitted,
Michael Bierman
Recording Secretary

Appendix A

“Admin Report”

Congregation Beth David Administration Report to Board of Directors

May 2023

Dan Kahn, Administration VP

IT Committee

- IT Committee will meet for first time in June
- Bill Beyda completed negotiations with Comcast to optimize service plan
 - Reduced monthly internet and phone costs by 30%
 - Board President has signed new Comcast agreement

Facility Operations

- Roof replacement – in progress
 - Effort identified a conduit that needs to be rerouted for ladder safety
 - Conduit is believed to be related to fire alarm
- Bathroom stall glass doors/partitions – in progress
 - Found crack in glass doors and partitions in both bathrooms
 - Glass is tempered, so shattering to cause safety concern is not likely
 - Quote received and approved by Board President with funding from the endowment.
- Front door locks battery back-up – in progress
 - Identified battery back-up location for these locks
 - Will replace batteries so the doors remain locked during next power outage
- Conference room HVAC - complete
 - Was not maintaining temperature in the room
 - Needed new contactor and transformer

Facilities Committee

- Committee met on May 11 at 7:30pm, 5 members were present
- Identified and prioritized 13 Facility, Security, and Safety efforts
- Will initially concentrate on the top 3 priorities
 1. Replacing Removed Eucalyptus
 - Before 7/12 to avoid violating permit conditions and possible fine from Saratoga
 2. Update Security Plan Document
 - No concrete need date, but current plan is out of date
 3. Revise House Rules
 - No concrete need date...would like ASAP

NSGP Security Grant

- Current Status:
 - FEMA requested more pictures of where the projects will be deployed to complete its project assessment
 - Pictures have been submitted
 - Now waiting on FEMA to complete its assessment

- Next two pages show project roadmap and list of projects

Nonprofit Security Grant Program - Sequence of Events

No Change



✓ Receive NSGP Grant Notification [Sep. 2022]

✓ Receive Required Project Documents List [Oct. 2022]

✓ Submit Required Project Documents to Cal OES [Nov. 2022]

Prepare and Issue RFPs

Receive Project Approvals from Cal OES and FEMA [TBD]

Select Project Proposals and Sign Contracts

Perform Contract Work

Pay for Completed Project Work

Submit Project Expenses to NSGP for Reimbursement

2022 NSGP Grant Closes - May 2025

Prioritized Project List:

1. Install security cameras to cover two (2) existing gaps
 - Area to the left of front entrance
 - Garbage area behind the kitchen
2. Raise Height of Fence
 - Back of building near kitchen, facing Scully Ave
3. Install floodlights illuminate the field
 - East side of building, beyond Sukkah patio
 - Lights to be automatically switched based on exterior light levels
4. Install protective/obscuring film on windows and entry doors
 - Leaving lots of time for community input and to reconcile with security solutions
5. Install glass break sensors on the windows around the building
 - Cannot start this project until film project is complete

Appendix B

“Membership Report”

MEMBERSHIP

415 | Regular Membership units as of April 1, 2023

-11 | Losses/Resignations

1 | Regular membership units approved

405 | Regular Membership units as of April 30, 2023

5 | Honorary Memberships

28 | Friends of Beth David

As of April 30, 2022:

427 | Regular Membership units

5 | Honorary Memberships

23 | Friends of Beth David

NOTES

Memberships approved in April

- Ori and Yeela Landau (Lavi, Talya)

April LOSSES

- Kass, Evan (moved)
- Schueller, Angela (moved)

April RESIGNATIONS

- Diamond, Michael and Damien Kessler
- Gild, Eli and Rachel
- Glincher, Amanda and Mark Loveland
- Green, Andrew and Susie
- Liebman, Michael and Susan Liu
- Ram, Benjamin and Judie
- Shani, Guy and Emily
- Winograd, Terry and Carol
- Wolf, Dennis and Elise

Resignations are people who leave by choice;
Losses are people who leave as a result of circumstance (moved, death, etc.)

Appendix C

“Finance Report”

	Apr 23	Budget	\$ Over Budget	Jul '22 - Apr 23	YTD Budget	\$ Over Budget	Annual Budget
Income							
10 - Ritual	3,568	3,508	60	47,076	55,583	(8,507)	62,600
20 - Religious School	0	1,715	(1,715)	21,253	34,621	(13,368)	38,050
30 - Adult Ed	0	0	0	435	100	335	100
40 - Admin	153,269	1,500	151,769	182,069	15,000	167,069	18,000
60 - Programs	1,731	480	1,251	17,961	7,440	10,521	14,200
70 - Finance	41,496	60,083	(18,588)	716,970	842,666	(125,696)	908,500
80 - Board of Directors	530	12,300	(11,770)	243,150	272,413	(29,263)	281,000
Total Income	200,594	79,586	121,008	1,228,915	1,227,823	1,091	1,322,450
Expense							
10 - Ritual	5,285	11,587	(6,303)	103,431	141,355	(37,924)	163,530
20 - Religious School	2,792	5,003	(2,211)	35,109	46,663	(11,554)	52,187
30 - Adult Ed	0	1,250	(1,250)	1,073	5,000	(3,927)	5,000
40 - Admin	155,483	17,194	138,288	345,984	207,401	138,583	242,112
50 - Youth Group	0	0	0	1,727	2,000	(273)	2,000
60 - Programs	5,527	0	5,527	23,274	30,700	(7,426)	34,850
70 - Finance	653	667	(14)	32,064	39,673	(7,608)	103,006
80 - Board of Directors	5,660	3,500	2,160	29,296	25,250	4,046	56,000
90 - Staff Costs	68,714	71,653	(2,939)	685,222	723,898	(38,676)	867,203
Total Expense	244,114	110,854	133,260	1,257,181	1,221,939	35,241	1,525,888
Net Income	(43,520)	(31,268)	(12,252)	(28,266)	5,884	(34,150)	(203,438)

	Apr 30, 23	Mar 31, 23	\$ Change	Apr 30, 22	\$ Change
ASSETS					
Current Assets					
Checking/Savings					
1001 · Operation Ca Bank & Trust	87,478.19	31,780.72	55,697.47	306,226.65	-218,748.46
1002 · Market Affiliate	97,606.52	97,606.52	0.00	248,752.63	-151,146.11
1003 · PayPal Account	0.00	0.00	0.00	100.00	-100.00
1004 · Petty Cash - Admin	1,549.50	1,473.50	76.00	587.06	962.44
1006 · Smith Barney Parent Acct.	1,256,450.64	1,252,904.46	3,546.18	1,031,789.96	224,660.68
Total Checking/Savings	1,443,084.85	1,383,765.20	59,319.65	1,587,456.30	-144,371.45
Other Current Assets					
1200 · Due From Addison Penzack JCC	2,200.00	2,200.00	0.00	2,200.00	0.00
Total Other Current Assets	2,200.00	2,200.00	0.00	2,200.00	0.00
Total Current Assets	1,445,284.85	1,385,965.20	59,319.65	1,589,656.30	-144,371.45
Fixed Assets					
1601 · Building Cost	10,298,935.40	10,298,935.40	0.00	10,298,935.40	0.00
1602 · Office Equipment / Furniture	149,179.82	149,179.82	0.00	149,179.82	0.00
1603 · Signage	28,131.65	28,131.65	0.00	28,131.65	0.00
1604 · Sound Equipment	28,513.30	28,513.30	0.00	28,513.30	0.00
Total Fixed Assets	10,504,760.17	10,504,760.17	0.00	10,504,760.17	0.00
Other Assets	2,200,000.00	2,200,000.00	0.00	2,200,000.00	0.00
TOTAL ASSETS	14,150,045.02	14,090,725.37	59,319.65	14,294,416.47	-144,371.45
LIABILITIES & EQUITY					
Liabilities					
Current Liabilities					
Accounts Payable	-12,085.43	1,105.00	-13,190.43	806.50	-12,891.93
Credit Cards	18,626.55	10,484.95	8,141.60	3,402.68	15,223.87
Other Current Liabilities					
Endowment fund Loan	82,230.66	0.00	82,230.66	0.00	82,230.66
2210 · Payroll Liabilities	6,503.50	1,997.71	4,505.79	1,190.56	5,312.94
2400 · Prepayment on Account	126,841.85	109,252.21	17,589.64	119,625.96	7,215.89
Total Other Current Liabilities	215,576.01	111,249.92	104,326.09	120,816.52	94,759.49
Total Current Liabilities	222,117.13	122,839.87	99,277.26	125,025.70	97,091.43
Total Liabilities	222,117.13	122,839.87	99,277.26	125,025.70	97,091.43
Equity					
3000 · Named Fund	500,594.57	499,062.28	1,532.29	503,088.82	-2,494.25
3100 · Organizational Restricted Funds	-69.00	-141.00	72.00	-1,091.00	1,022.00
3200 · Special Purpose Fund	46,166.87	44,814.87	1,352.00	57,443.24	-11,276.37
3300 · Restricted Funds Ritual	51,879.17	51,787.97	91.20	57,839.12	-5,959.95
3400 · Unrealized Income	4,292.40	3,787.35	505.05	7,538.76	-3,246.36
3500 · Unrestricted Net Assets	13,352,640.00	13,352,640.00	0.00	13,260,712.54	91,927.46
3600 · Retained Earnings	689.69	689.69	0.00	689.69	0.00
Net Income	-28,265.81	15,244.34	-43,510.15	283,169.60	-311,435.41
Total Equity	13,927,927.89	13,967,885.50	-39,957.61	14,169,390.77	-241,462.88
TOTAL LIABILITIES & EQUITY	14,150,045.02	14,090,725.37	59,319.65	14,294,416.47	-144,371.45

Appendix D

“Ritual Report”

Ritual Committee Minutes, May 3, 2023

Attendees: Rivka Shenhav, chair; Rabbi Nathan Roller, Rabbi David Kunin, Michael Bierman, Howard Gannes, Kristin Gustavson, Nathan Handelsman, Dov Isaacs, Madelyn Isaacs, Michael Leitner, Sheryl Rattner.

D'var Torah: The meeting began at 7:00 p.m. Rabbi Kunin gave a D'var Torah.

Minutes: Correction to the March 29, 2023 minutes: [the number of in-person attendees at the particular Ruach service was 50, not 20]. The minutes were approved as corrected.

Business:

I. Formation of the High Holy Days Committee

Rivka announced the primary leaders of the High Holy Days committee: Dov Isaacs is the High Holy Days Committee coordinator. Other HHD chairs are as follows:

- Michael Leitner (service leaders)
- Madelyn Isaacs (HHD honors)
- Barbara Biran (Torah readers)
- Jeff Englander (greeters)
- Marty Newman (ushers)
- Wendy Glasser (floor gabbais)
- Stephen Green (health)

II. The Question of Whether to have Online Participation for High Holy Days

Madelyn reviewed what we've done in past years: In 2020, High Holy Days were online only. In 2021, we did HHD services online for two services out of six, and for the other four services, we did hybrid services, under a tent, outdoors, with strict COVID restrictions.

The year 2022 was the first year we did hybrid services in the sanctuary, all six services. The COVID restrictions were fewer, but some limitations remained: There was pre-registration required, vaccination proof required, and an attendance cap. The Torah "processionals" were omitted, instead Torah carriers held scrolls on the bimah, and didn't walk through the aisles. The customary reception queue with clergy after services was omitted. Most noteworthy: in the interest of COVID safety, we reduced the overall number of individuals on the bimah, primarily by *limiting the number of ark openings* by congregants. Instead, many of the ark openings were performed by the designated board member already seated on the bimah. Madelyn stated that having board members, rather than congregants, open and close the ark, worked really well, and was beneficial in a number of ways. Ark openings have always been difficult honors to fill anyway. The pacing of services went quicker and smoother as well.

Regarding aliyot and honors being in-person vs. online, Madelyn said that all the aliyot last year were in person, all the honors were in person, and all Torah readings except three were in person; at least one or two of those who read Torah remotely last year have indicated a willingness to come into the sanctuary this year. (1) It was suggested that all HHD aliyot, honors, and Torah readings be in person this year, **but no motion was made tonight.**

It was pointed out that this question needs to be settled very soon, before Madelyn and her sub-committee start calling people for honors. Prospective honorees will need to be fully informed of the requirements.

(2) Next, we discussed the question of whether masks would be required or optional for HHD this year. The decision is not for the ritual committee, but for the board to decide according to the recommendation of the health committee, chaired by Dr. Stephen Green.

(3) Next, we discussed the idea of not using the Zoom monitor (TV screen) on the bimah for HHD services this year. This is not a matter for the ritual committee, but rather, is a matter for the Mara D'Atra, who by this summer will be Rabbi Kunin. Rabbi Kunin requested some time to consider this question, gather input, and make an informed decision.

III. Question of a second (alternative) service on High Holy Days

(4) A second service had been held last year, designated as *screen-free*, for those who'd preferred a more traditional atmosphere. Tonight, we discussed whether a second service would be beneficial this year, whether screen-free, or for other reasons.

We reviewed some of the reasons why an alternative service, or Kehillah K'tanah, has been appealing for four decades. Some of the reasons of the distant past, such as quicker pacing, accommodation of overflow crowds, and proximity to babysitting, are no longer applicable.

Whether or not it is screen-free, general advantages of an alternative service have been:

- (1) Smaller, more intimate setting
- (2) Lay-led, without cantorial embellishments
- (3) Informal disability-friendly atmosphere; more forgiving of behavioral differences.

Disadvantages of an alternative service:

- (1) The feeling of those in the small service being second-class citizens.
- (2) Difficulty of finding Torah readers, service leaders, and gabbayim, for the small service.
- (3) The rabbi's sermon must be given twice in order for all participants to be able to hear it.

There was further discussion. Rabbi Roller pointed out that the Beit Tefilah may not be available for a second service this year; as it may be occupied with youth services. (5) Michael Leitner suggested that an alternative service might be more comfortable for some immune-compromised individuals, esp. if face masks become optional in the main service. We may consider holding it outdoors on the Sukkah patio, if the Beit Tefilah is not available.

No motion was made. However, it was pointed out that if we do have an alternative service, in whatever location, with whatever format, then we need to begin planning now, rather than waiting until HHD are almost upon us, as we did last year.

IV. Question of Repetition of the Amidah, for HHD

There was some discussion about the advantages and disadvantages of restoring the pre-Covid format of HHD services. Last year the service format had been abbreviated and various parts such as Piyutim and the Repetition of the Amidah, had been omitted or curtailed. As a result, congregants' participation (i.e. communal singing) had been significantly reduced.

There was wide consensus that communal singing during the Repetition of the Amidah has value for people. The communal singing omitted since the COVID emergency has been missed.

The disadvantage of the Repetition is to make the services slightly longer. Dov Isaacs pointed out that the unpleasantness of prolonged services is really more about pacing than about length. By limiting the extent of introduction of each prayer, the length of service was shortened in past years by one hour.

It was pointed out that the decision of whether to include a Repetition of the Amidah can make a difference of 15-20 minutes and has an impact on congregants, for example, those attending Netivot which happen to be concurrent with services. People try to time how long they spend in services as opposed to Netivot. Last year, people missed the rabbi's sermon due to unexpected pacing changes.

Whatever we decide, we should not make decisions primarily based on the perspectives of remote participants, such as, 'too much silence doesn't come across well on video'. Our decision should be based primarily on the perspectives of in-person participants.

Announcements:

There was a question about the status/progress of lay-leader training classes which we are offering and which have been publicized in the adult education publicity.

Svetlana Veksler is working on leading Shabbat Shaharit. David Baird is almost ready to lead Shabbat Musaf. Meanwhile Iris Bendahan will be training to serve as Calling Gabbai.

Adjournment

The meeting was adjourned at 8:27.

Submitted by Sheryl Rattner

Next Meeting: Wednesday, June 7, at 7:30 p.m.

Appendix E

“Section 125”

Certificate of Resolution (2023)

For Congregation Beth David

Section 125 Premium Only Plan

Plan Year Ending May 31, 2024

The undersigned Secretary or Principal of **Congregation Beth David** (the Employer) hereby certifies that the following resolutions were duly adopted by the board of directors of the Employer on ~~June 1, 2023~~, and that such resolutions have not been modified or rescinded as of the date hereof: MAY 18,

RESOLVED, that the form of Amended Section 125 Cafeteria Plan effective **June 1, 2023**, presented to this meeting is hereby approved and adopted and that the proper officers of the Employer are hereby authorized and directed to execute and deliver to the Administrator of the Plan one or more counterparts of the Plan.

RESOLVED, that the Administrator shall be instructed to take such actions that are deemed necessary and proper in order to implement the amended Plan, and to set up adequate accounting and administrative procedures to provide benefits under the Plan.

RESOLVED, that the proper officers of the Employer shall act as soon as possible to notify the employees of the Employer of the adoption of the amended Plan by delivering to each employee a copy of the summary description of the Plan in the form of the Summary Plan Description presented to this meeting, which form is hereby approved.

The undersigned further certifies that true copies of the Adoption Agreement, Plan Document, and the Summary Plan Description, approved and adopted in the foregoing resolutions, are attached herewith.

By _____
Secretary/Principal

Adoption Agreement (2023)

For Congregation Beth David

Section 125 Premium Only Plan

The undersigned Employer amends the Premium Only Plan for those Employees who shall qualify as Participants hereunder. It shall be effective as of the date specified below. The Employer hereby selects the following Plan specifications:

1. **Name of Employer: Congregation Beth David**
2. **Effective Date:** This Amended Premium Only Plan shall be effective as of **June 1, 2023**.
3. **Effective Date of Original Plan:** This Premium Only Plan was originally effective June 1, 2010.
4. **Plan Year:** The Amended Plan year shall begin on **June 1, 2023**, and end on **May 31, 2024**. Future plan years will be based on the same twelve-month period beginning each **June 1** and ending each **May 31**.
5. **Plan number: 520**
6. **Employer's Principal Office:** This Premium Only Plan shall be governed under the laws of the:
 - a. State of California
 - b. Commonwealth of
7. **Benefits:** All the benefits listed below are included in this plan whether or not you currently offer them:
 - **Health Insurance and Voluntary Plans.** Premiums that are payroll deducted on a pre-tax basis may include low-deductible or high-deductible medical insurance, dental insurance, vision care, critical illness insurance, accidental death/dismemberment (ADD) insurance, hospital indemnity and/or cancer insurance. Individually-owned insurance policy premiums may not be paid with pre-tax dollars through the Premium Only Plan.
 - **Group-Term Life Insurance up to \$50,000.** The \$50,000 limit must include any employer-provided group-term life insurance coverage. For example, if the employer provides \$20,000 of group-term life insurance for employees, then participants in the POP can payroll deduct premiums on a pre-tax basis for up to \$30,000 of additional coverage. However, employees may not pay premiums that cover spouses or dependents on a pre-tax basis, even if the amount is de minimis.
 - **Disability Plan.** Short-term and long-term disability policies. If payroll deducted on a pre-tax basis, any future benefits received will be taxable to the employee.
 - **Health Savings Account (HSA).** Allows employees to make contributions by pre-tax payroll deduction to their individually-owned HSA. Employers may also make contributions to the employee's HSA plan on each employee's behalf, in the manner set forth in the Plan.

by _____
Congregation Beth David

AFFILIATES:NONE