

2010
Northwest Medical Center
Summary of Employee Benefits

This summary of benefits is intended to provide only a general overview of benefits available to employees of NMC. It is NOT intended to include all of plan details for each benefit. If there is a discrepancy between this summary and the hospital's policy or official plan documents, CHS policies and CHS benefit plan documents will prevail. For more information, please contact the Human Resources department, at 469-8535.

Benefit	General Description	Eligibility - Conditions	Enrollment Required?
Medical Plan	The following options are available: <ul style="list-style-type: none"> • CHS \$1200 Base Plan • CHS \$500 Premier Plan • HealthNet POS (Point of Service) • No Coverage 	Full-time (FT) and Part-time (PT) employees. Coverage is effective the first day of the month after 30 days of employment.	Yes
Dental Plan	The following options are available: <ul style="list-style-type: none"> • Delta Dental • No coverage 	FT and PT employees.	Yes
Vision Plan	The following options are available: <ul style="list-style-type: none"> • V.S.P. Vision Plan 	FT and PT employees.	Yes
Life & AD&D Insurance	FT employees are covered for 1 x annual pay at no cost to the employee. They may also decline coverage, or purchase the following additional: <ul style="list-style-type: none"> • 2 –5 x annual pay PT employees may purchase the following coverage: (Increments of \$15,000) <ul style="list-style-type: none"> • \$15,000-\$75,000 	FT and PT employees.	Yes
Dependent Life (AD&PL) Insurance	The following options are available to FT employees who have purchased employee life insurance: <ul style="list-style-type: none"> • \$25,000 for spouse • \$10,000 per dependent Child • No coverage 	All coverage includes AD&D.(Accidental Death and Dismemberment)	Yes
Long Term Disability (LTD)	The following options are available to FT and PT employees: <ul style="list-style-type: none"> • 60% of pre-disability monthly earnings • No coverage 	FT and PT employees who have been absent from work for 90 days for an illness or injury.	Yes
Short Term Disability (STD)	The following options are available to FT and PT employees: <ul style="list-style-type: none"> • 60% of pre-disability weekly earnings • No coverage 	FT employees and PT employees who have been absent from work for an illness or injury for 14 days. PTO and EIB can supplement this benefit up to 100% pay.	Yes
Flexible Spending Accounts	Employees elect the amount of money they want deducted from their earnings on a pre-tax basis to be used for medical/dental or childcare expenses. Money credited into the FSA accounts is then reimbursed to the employees for eligible expenses.	FT and PT employees. Debit cards are available for this plan. "Use it or lose it" rule applies. Debit Card available	Yes, claims May be filed for Reimbursements/or debit card can be used for eligible Expenses.
401(K) Plan & 401(K) Roth	The 401K plan with matching employer contributions: You can contribute up to 50% of your salary on a pre-tax basis. CHS matches 100% of the first percent and 50% of the next 5% to a total of 6% of pay that you contribute each pay period. Your contributions reduce your salary for tax purposes. Both Traditional 401(k) and Roth 401(k) is offered in the plan	All employees who are age 21 or older and have completed 6 months service can enroll in the 401(k) plan. You MUST enroll /decline this plan or an automatic 3% will be deducted from your pay should you do nothing. You will automatically receive the employer matching.	Yes

Paid Time Off (PTO)	Eligible employees accrue PTO benefits each pay period, based on the number of hours paid, up to 80. Employees may use PTO for sick, vacation, and holiday. The accrual rate increases with years of service. Employees may cash out PTO at 75% if they keep at least 80 hours in their account at the time of the cash out. (NMC HR Policy #2320)	FT and PT employees accrue PTO benefits beginning with the first pay period of service. Accrued PTO can be used immediately upon accrual. Hours are accrued up to a max of 80 hours worked. Accrual rates per years of FT/PT service are: <ul style="list-style-type: none">• < 1 year - .0760 hours PTO per hour paid• > 1 year - .0885 hours PTO per hour paid• > 4 years - .1077 hours PTO per hour paid• > 9 years - .1269 hours PTO per hour paid The maximum PTO balance is 280 hours.	No
Extended Illness Bank (EIB)	EIB is for use when eligible employees incur personal illnesses or injuries that keeps them out of work for longer than a one scheduled week. (NMC HR Policy #2325)	FT and PT employees accrue EIB hours beginning with the first pay period of service. Accrued EIB can be used after 6 months of FT/PT service. Accrual rate is 2.16 hours per pay period for FT and half of that (1.08) for PT.	No
Jury Duty Pay	If employees are called for jury duty, they will receive their normal base wages for scheduled work they miss due to jury duty. (NMC HR Policy #2340T)	FT and PT employees	No
Tuition Assistance	Eligible employees may receive financial assistance for successfully completing continuing education classes in their current job or in other hospital positions hired at NMMC. Two levels of assistance: <ul style="list-style-type: none">• General Education (\$3,000 annual max)• Selected positions (\$6,000 annual max) (NMC HR Policy #2345)	FT and PT employees with 6 months of continuous benefit-eligible service are reimbursed based upon grade received for the course. Requires a one-year work commitment for General Assistance at \$3,000 annual maximum and a two-year work commitment for selected positions at \$6,000 annual maximum. No lifetime max.	Must apply Prior to start of class
Cafeteria Discount	You will receive a 25% discount on all purchases at the hospital cafeteria (except in the vending machines).	All employees, employee identification badge is required.	No
Fitness Trail	Health conscious walking path designed for employee use surrounding main campus.	All employees	No
Wellness Center	The Wellness Center is located at NMC Medical Office Plaza, 1980 Hospital Dr., Ste 103. Open 24 hours with Cardio and Weight equipment. Cost is \$5.00 per pay period or \$65.00 for six month period.	All employees. FT and PT are eligible for payroll deduction. Per Diem will be required to pay for 6 month periods.	Yes
Employee Assistance Program	The EAP is for employees who need assistance with personal issues. We offer 5 free counseling visits per "issue". If you need counseling services beyond the free amount, you will need to contact your insurance company for further privileges.	All employees.	No
Leave Of Absence (LOA)	This includes various LOA's such as: <ul style="list-style-type: none">• Family Medical Leave Act (FMLA)• Personal/Educational• Military• General Medical (NMC HR Policy #2330T)	FT and PT employees. Must be benefits eligible for 6 months, FMLA requires 12 months of continuous employment and 1250 hours worked.	Must apply in Human Resources
Bereavement Pay	If an immediate family member dies, eligible employees are paid up to 3 shifts of scheduled work time for funeral attendance, etc. This benefit is effective immediately. (NMC HR Policy #2335T)	FT and PT employees.	No