

EMPLOYEE BENEFIT PROGRAM SUMMARY- **Special Programs**

Special Program A (SPRGA)- Employee's hired into a Special Program with a commitment of 48 or more hours in a four-week period. SPRGA includes employees in the Respiratory Weekend Option Program and Level II and III of the Tiered Staffing Program.

Special Program B (SPRGB)- Employee's hired into a Special Program with a commitment of less than 48 hours in a four week period. SPRGB includes employees in Level I of the Tiered Staffing Program

Benefit	Premium	When are you eligible?	Description of Benefit	
Health Insurance/ Prescription Drug Plan Employee only:	Premium per pay period:	1 st of the month following date of hire	SPRGA- The health insurance is a self insured plan with the option to use facilities and physicians in South Central Preferred, a preferred provider organization. Coverage includes hospitalization, surgery, x-rays, lab work, office visits, and annual exams. Participants in the medical plan are automatically enrolled in the Prescription Drug program. This service is provided through Express Scripts, Inc., which has a network of over 50,000 pharmacies nationwide. Premiums are deducted on a pre-tax basis unless employee requests after tax deduction. SPRGB- the benefit is the same as above except you are allowed to enroll only if you are not eligible for coverage elsewhere. Premiums are paid monthly on an after tax basis.	
	Plan I	Plan II		Plan III
	SPRGA-\$38.00	SPRGA-\$51.00		SPRGA-\$64.00
	SPRGB-\$146.00	SPRGB-\$171.00		SPRGB-\$196.00
	Plan I	Plan II		Plan III
	Employee and one dependent: SPRGA-\$65.25	SPRGA-\$129.50		SPRGA-\$165.00
	SPRGB-\$272.25	SPRGB-\$342.25		SPRGB-\$372.00
	Plan I	Plan II		Plan III
	Employee and 2+ dependents: SPRGA-\$73.50	SPRGA-\$146.00		SPRGA-\$191.00
SPRGB-\$370.50	SPRGB-\$454.00	SPRGB-\$499.00		
Dental Insurance	Premium per pay period:	1 st of the month following date of hire	SPRGA- Self insured plan providing coverage for diagnostic, preventative, basic/major restorative and orthodontia. Benefit maximum per person per calendar year is \$1,000. Pre-determination is recommended for any treatment in excess of \$300. Premiums are deducted on a pre-tax basis unless employee requests after tax deduction. SPRGB- The benefit is the same as above except you are allowed to enroll only if you are not eligible for coverage elsewhere. Premiums are paid monthly on an after tax basis.) SPRGA & SPRGB- A voluntary payroll deduction, taken from your pay before federal income tax. All contributions are invested in options you choose as offered by Lincoln Financial.	
	Employee only:	SPRGA-\$3.00		SPRGB-\$12.00
	Employee and one dependent:	SPRGA-\$5.50		SPRGB-\$23.00
	Employee and 2+ dependents:	SPRGA-\$6.50		SPRGB-\$28.00
Tax Sheltered Annuity	Determined by employee election	Date of Hire		
Defined Contribution Retirement Plan	None	Completion of 1 year of employment with at least 1000 hours of service and attainment of age 21	SPRGA- Defined contribution plan with a HHCP contribution of 3% of employee's base salary. In addition, HHCP will match 50% of your voluntary retirement contributions to the Tax Sheltered Annuity (TSA) up to an additional maximum employer contribution of 2%. (Employee must complete at least 1,000 hours of service during the plan year to qualify for this benefit.) SPRGB- not eligible	
Educational Assistance	None	After successful completion of 90 day initial review period	SPRGA- HHCP will reimburse for tuition of approved courses as follows: Grade of A or B 100% Grade of C 75% Grade below C 0% Max. calendar year benefit of \$4,000* *Reimbursement up to \$7,000 available for select degree programs SPRGB- not eligible	
Service Awards	None	After 5 years of service and in 5 year increments thereafter	SPRGA & SPRGB- Awards are presented for increments of five years of service and during an awards ceremony.	
Direct Deposit Cafeteria Meals	Determined by employee	Date of Hire	SPRGA & SPRGB- Your paycheck can be automatically deposited into an account at the financial institution of your choice Cafeteria meals are available at reduced prices and may be paid via payroll deduction.	

The benefits and policies outlined on this summary do not constitute a contract of employment or a guarantee of benefits. Hanover HealthCare Plus reserves the right to revoke or revise policies, programs, and benefits at any time. The above is only a summary. Complete details of these and other benefits and policies can be found in the HHCP Human Resources Policy Manual, and in various insurance booklets. The Plan documents are the controlling documents regarding benefit plans.

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