

STAFF EMPLOYEE BENEFIT PROGRAM SUMMARY

Full Time (FT)- employee's status is at least 72 hours per two week pay period

Regular Part Time (RPT)- employee's status is at least 36 hours but less than 72 hours per two week pay period

Part Time (PT)- employee status is at least 8 hours but less than 36 hours per two week pay period

Per Diem (PD)- employee works on "as needed" basis with specific requirements regarding availability

Contingent (CONT)- employee works on "as needed" basis

Benefit	Premium	When are you eligible?	Description of Benefit
Health Insurance/ Prescription Drug Plan	Premium per pay period:	1 st of the month following date of hire	FT & RPT - 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.
Employee only:	Plan I FT-\$11.60 RPT-\$38.00 PT, PD, CONT \$146.00	Plan II FT-\$21.00 RPT-\$51.00 PT, PD, CONT \$171.00	Plan III FT- \$34.00 RPT-\$64.00 PT, PD, CONT \$196.00
Employee and one dependent:	Plan I FT-\$48.00 RPT-\$65.25 PT, PD, CONT \$272.25	Plan II FT-\$60.50 RPT-\$129.50 PT, PD, CONT \$342.25	Plan III FT- \$84.50 RPT-\$165.00 PT, PD, CONT \$372.00
Employee and 2+ dependents:	Plan I FT-\$57.00 RPT-\$73.50 PT, PD, CONT \$370.50	Plan II FT-\$91.00 RPT-\$146.00 PT, PD, CONT \$454.00	Plan III FT- \$114.00 RPT-\$191.00 PT, PD, CONT \$499.00
Dental Insurance	Premium per pay period:	1 st of the month following date of hire	FT & RPT - 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.
Employee only:	FT-\$2.00 RPT- \$3.00 PT, PD & <u>CONT- \$12.00</u>		
Employee and one dependent:	FT-\$3.50 RPT- \$5.50 PT, PD & <u>CONT- \$23.00</u>		PT, PD, CONT - 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.
Employee and 2+ dependents:	FT-\$4.50 RPT- \$6.50 PT, PD & CONT- \$28.00		
Vision Benefits	Premium per pay period:	1 st of the month following date of hire	FT & RPT - Professional services and materials are provided by contractual arrangement with Vision Benefits of America (VBA), a non-profit organization. VBA maintains a network of more than 12,000 participating doctors of Optometry and Ophthalmology nationwide to provide professional vision care. Premiums are deducted on a pre-tax basis unless employee requests after tax deduction.
Employee only:	FT, RPT, PT & PD -\$3.58		PT & PD - Same as above except premiums are paid monthly on an after tax basis. CONT - not eligible
Employee and one dependent:	FT, RPT, PT & PD- \$6.44		
Employee and 2+ dependents:	FT, RPT, PT & PD-\$8.75		
Life Insurance	None	1 st of the month following date of hire	FT - 1.5 times annual base earnings RPT - \$10,000.00 PT, PD, & CONT - not eligible
Flexible Spending Account	Determined by employee election	1 st of the month following date of hire	FT & RPT - Health Care and Dependent Care Accounts that allow you to set aside money for un-reimbursed health care expenses and/or dependent expenses free from Federal and FICA taxes, resulting in savings for you and your family. PT, PD, & CONT - not eligible
Sick Time Accrual	None	1 st month following 6 months of continuous employment	FT - 8 hours are earned at the beginning of each month with a max. accrual of 400 hours. Sick days are paid at 100% of salary. RPT - 4 hours are earned at the beginning of each month with a max. accrual of 200 hours. Sick days are paid at 100% of salary. PT, PD, & CONT - not eligible
Short Term Disability Insurance (STD)	None	After 180 days of service	FT, RPT & PT - In the event of a non-occupational injury or illness, benefits in the amount of 50% of base earnings will be paid beginning after the first month of disability up to the 150 th day of disability. PD & CONT - not eligible

Benefit	Premium	When are you eligible?	Description of Benefit																														
Long Term Disability Insurance (LTD)	None	After 180 days of service	FT & RPT- Applicable only if your employment status is 30 or more hours per week. Contingent upon acceptance of the claim by the LTD Insurance carrier, benefits in the amount of 60% of base earnings will be paid after the 150 th day of disability due to a non-work related illness or injury. The maximum benefit is \$7,000 per month. PT, PD, & CONT - not eligible																														
Paid Time Off	None	After successful completion of 90 day initial review period	FT, RPT & PT- Paid time off is accrued for each hour worked, up to 40 hours per week. The amount available can be computed by multiplying the number of hours worked by the appropriate paid time off factor. PD & CONT- not eligible																														
			<table border="1"> <thead> <tr> <th>Years of Service</th> <th>FT</th> <th>RPT & PT</th> <th>RN & Exempt FT</th> <th>RN & Exempt RPT & PT</th> </tr> </thead> <tbody> <tr> <td colspan="5" style="text-align: center;">Accrual Factors</td> </tr> <tr> <td>1 - 4</td> <td>.0500</td> <td>.0385</td> <td>.0577</td> <td>.0423</td> </tr> <tr> <td>5 - 9</td> <td>.0693</td> <td>.0577</td> <td>.0770</td> <td>.0620</td> </tr> <tr> <td>10 - 14</td> <td>.0770</td> <td>.0654</td> <td>.0847</td> <td>.0693</td> </tr> <tr> <td>15+</td> <td>.0885</td> <td>.0770</td> <td>.0962</td> <td>.0810</td> </tr> </tbody> </table>	Years of Service	FT	RPT & PT	RN & Exempt FT	RN & Exempt RPT & PT	Accrual Factors					1 - 4	.0500	.0385	.0577	.0423	5 - 9	.0693	.0577	.0770	.0620	10 - 14	.0770	.0654	.0847	.0693	15+	.0885	.0770	.0962	.0810
Years of Service	FT	RPT & PT	RN & Exempt FT	RN & Exempt RPT & PT																													
Accrual Factors																																	
1 - 4	.0500	.0385	.0577	.0423																													
5 - 9	.0693	.0577	.0770	.0620																													
10 - 14	.0770	.0654	.0847	.0693																													
15+	.0885	.0770	.0962	.0810																													
Holidays	None	Date of Hire	FT & RPT- The 6 official paid holidays each year are: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Day. FT employees receive 8 hours and RPT employees receive 4 hours for each holiday listed above. PT, PD, & CONT - not eligible																														
Employee Assistance Program	None	Date of Hire	FT, RPT & PT- Counseling service for employees and family members to help solve problems affecting their lives and/or job performance. PD & CONT- not eligible																														
Tax Sheltered Annuity	Determined by employee election	Date of Hire	FT, RPT, PT, PD & CONT- 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.																														
Defined Contribution Retirement Plan	None	Completion of 1 year of employment with at least 1000 hours of service and attainment of age 21	FT, RPT & PT- 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%. PD & CONT- not eligible																														
Educational Assistance	None	After successful completion of 90 day initial review period	HHCP will reimburse for tuition of approved courses as follows: <table border="1"> <thead> <tr> <th></th> <th>FT</th> <th>RPT</th> <th>PT</th> </tr> </thead> <tbody> <tr> <td>Grade of A or B</td> <td>100%</td> <td>75%</td> <td>50%</td> </tr> <tr> <td>Grade of C</td> <td>75%</td> <td>50%</td> <td>33%</td> </tr> <tr> <td>Grade below C</td> <td>0%</td> <td>0%</td> <td>0%</td> </tr> </tbody> </table> Max. calendar year benefit of \$4,000* *Reimbursement up to \$7,000 available for select degree programs PD & CONT- not eligible		FT	RPT	PT	Grade of A or B	100%	75%	50%	Grade of C	75%	50%	33%	Grade below C	0%	0%	0%														
	FT	RPT	PT																														
Grade of A or B	100%	75%	50%																														
Grade of C	75%	50%	33%																														
Grade below C	0%	0%	0%																														
Service Awards	None	After 5 years of service and in 5 year increments thereafter	FT, RPT, PT, PD & CONT- Awards are presented for increments of five years of service and during an awards ceremony.																														
Supplemental Benefits	Varies depending upon employee election	Coverage may be elected during the first Open Enrollment following date of hire.	FT & RPT -Employees have the option of purchasing Interest Sensitive Whole Life, Accident Insurance & Critical Illness Insurance. These supplemental benefit products are offered through UNUMProvident. PT, PD & CONT- not eligible																														
Bereavement Leave	None	Date of Hire	FT, RPT & PT- This benefit grants time off with pay for the death of an immediate family member. PD- not eligible																														
Direct Deposit Christmas & Vacation Clubs Savings Bonds Cafeteria Meals	Determined by employee	Date of Hire	FT, RPT, & PT- Your paycheck can be automatically deposited into an account at the financial institution of your choice. Payroll deduction savings clubs are offered through an area bank. Cafeteria meals are available at reduced prices and may be paid via payroll deduction. PD & CONT- eligible for all of above except club accounts																														

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.