



CORE BENEFITS

Core benefits are programs provided to either: all employees, full-time employees only, or to benefit-eligible employees only. There is no charge to the employees for core benefits.

Definition: Benefits-eligible employees are regular employees customarily scheduled to work a minimum of 40 hours per bi-weekly pay period.

- **Earned Time Off (ETO)**
- **Income Protection Time (IPT)**
- **Holidays** (Six paid holidays a year. New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving and Christmas – must work 64 hours bi-weekly)
- **Life Insurance** – Equivalent to annual base salary
- **Long Term Disability Program** – Total disability longer than 90 days. 60% of base monthly salary to monthly maximum of \$10,000
- **Educational Assistance** – Reimbursement for college level or higher courses (\$4,000/year for full-time (64-80 hours bi-weekly) or \$2,000/year for part-time (40-63 hours bi-weekly) or \$8,000/year for pursuing a diploma/degree in nursing)
- **Employee Assistance Program (EAP)** – Phone referral and intervention center for assistance with personal and family issues (up to three free sessions)
- **FMLA/Leave of Absence**
- **403(b) Retirement Savings Program**

VOLUNTARY BENEFIT OPTIONS

Because of the diversity of our workforce, the Hospital's Benefit Program enables eligible employees to select additional benefits that make sense for you and your family. In some cases, the Hospital and you share the cost. In other instances, you pay the full amount.

Many of these programs allow you to utilize pre-tax dollars to stretch your benefit payment further.

- **Group Health Benefits** (includes prescription and vision exam) – Choose from three PPO health plans
- **Dental Insurance** – Choose between two PPO dental plans
- **Vision Insurance** – For Employee and Dependents
- **Short-Term Disability** – Total disability after 14 days and before the commencement of Long-Term Disability insurance
- **Supplemental Life Insurance** – Employees can buy in increments of \$10,000 up to a maximum of \$1,000,000
 - With employee enrollment, coverage is available for spouse and unmarried, dependent children
- **Dependent Care Spending Account** – Tax-free reimbursement of eligible daycare and elder care expenses. \$5,000 annual maximum
- **Medical Care Spending Account** – Tax-free reimbursement of eligible healthcare expenses, prescription drugs, vision, dental and eye expenses; over the counter (OTC) drugs and medicines (other than insulin) must have a physician prescription to be eligible for reimbursement; \$2,850 annual maximum