



SUMMARY OF EMPLOYEE BENEFITS ELIGIBILITY

PAID LEAVE

**1ST of the Month Following
(3) Consecutive Full Months**

Employees are offered a paid leave program that entitles employees in regular part-time or full-time status to accrue time off for illness, vacation, or personal time. Full-time employees receive 40 hours of PTO time the 1st of the month following three consecutive months of employment. Part-time employees will receive a pro-rated portion of 40 hours of PTO, based on their scheduled hours upon hire, the 1st of the month following three consecutive months of employment. Full-time and Part-time employee's PTO time is determined based on their worked hours. Employees who have hours remaining in their accounts, as of December 31st of the previous year have options available to roll over up to 80 hours, have it bought out or deposit it into their 401(K)s. (Employees may begin taking available PTO days after January 1 following the hire date.)

Length of Employment	Maximum Accrual in Hours	Accrual Rate/qualifying Hour Paid
New Hire	40	N/A
1 year to 9 years	168	0.080770
10 years to 19 years	208	0.100000
20 years to 24 years	248	0.119230
25 years or greater	288	0.138462

HOLIDAYS

**1ST of the Month Following
(3) Consecutive Full Months**

Full-time employees (scheduled to work a minimum of seventy-two (72) hours per pay period) are eligible for seven (7) paid holidays in a full calendar year. The hospital recognizes: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Day and the Employee's Birthday. Full-time and part-time employees who work any of the actual hours of a holiday will be paid at time & one half (1 ½) per hour worked. Plus full-time employees get a different day off with pay for the holiday. Birthday holiday is exempt from 1 ½ times the hourly rate.

SHIFT DIFFERENTIAL

Upon Employment

Employees receive a shift differential for working evenings and weekends. Evening differentials are paid for shifts that begin between the hours of 2:00 p.m. and 4:00 a.m. Weekend differentials are paid to shifts that begin between the hours of 6:00 p.m. Friday and 6:00 p.m. Sunday.

	NIGHT (Between 2:00 p.m. & 4:00 a.m.)	Weekend Day (Sat & Sun)	Weekend Night (Fri. & Sat)
NON-LICENSED EMPLOYEES	5%	10%	15%
LICENSED EMPLOYEES	10%	20%	30%

CALL PAY

Upon Employment

Call Pay is paid to employees who work in approved departments where twenty-four hour coverage is necessary. Call pay is \$2.50 per hour plus time and one-half with a two hour minimum.

EDUCATION BENEFITS

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**TUITION ASSISTANCE**

**After One Year**

Tuition assistance is available to employees who desire to continue their education. Tuition reimbursement may be paid up to \$300.00 (\$600.00 for graduate school classes) per class for up to 4 classes per year for each eligible employee.

**SEMINARS/CONTINUING EDUCATION**

**Upon Employment**

Lake Regional Hospital offers many different scholarships/ tuition sponsorships and tuition buybacks. We work closely with Columbia College Nursing program and have specific opportunities for there nursing program. For further details please contact Human Resources.

***INSURANCE BENEFITS (All questions should be directed to  
Diana Matthews/Benefit Specialist 348-8306)***

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HEALTH INSURANCE (TPA-Meritain)

**1st of the Month Following
(3) Consecutive Full Months**

Lake Regional Health System has a self insured medical plan and pays a portion of the premiums for part-time employees, full-time employees and their dependents. Employees must be scheduled to work at least thirty six hours per pay period to be eligible for the health insurance plan. This plan has 3 plan benefit levels. A covered person is covered under all 3 levels when enrolled in this plan. Co-pays and Deductibles are determined by the level of coverage the facility or provider falls under. To view level one and two facility and providers please visit www.ccoinc.com. Level 3 providers are considered out of network and will not be listed on this website.

Premiums are payroll deducted on a pre-tax basis. Coverage begins on the first day of the month after three (3) consecutive full months of employment for employees and dependents that enroll in the health care plan.

**LAKE REGIONAL HEALTH SYSTEM
PREMIUM RATES (Per Pay Period) EFFECTIVE 01/01/2008 – 12/31/2008**

	<u>EMPLOYEE</u>	<u>EE/SPOUSE</u>	<u>EE/CHILD(REN)</u>	<u>FAMILY</u>
FULL-TIME:	\$24.40	\$167.00	\$123.50	\$207.50
PART-TIME:	\$174.25	\$386.75	\$310.25	\$533.75

DENTAL INSURANCE (Ameritas)

**1st of the Month Following
(3) Consecutive Full Months**

Dental coverage is available at group rates to full-time and part-time employees scheduled to work at least thirty six hours per pay period. Premiums are payroll deducted on a pre-tax basis and. Coverage begins on the first day of the month after three (3) consecutive full months of employment for employees and their dependents that enroll.

- Type I (A) Preventive**.....100%
Includes exams, x-rays, cleanings, child fluoride applications
- Type I (B) Basic** 80%
Includes oral surgery, fillings, denture repairs, root canals, gum disease
- Type II Major** 50%
Includes bridges, dentures, crowns, inlays and onlays

**AMERITAS DENTAL INSURANCE
PREMIUM RATES (Per Pay Period) EFFECTIVE 01/01/2008 – 12/31/2008**

	<u>EMPLOYEE</u>	<u>EE/SPOUSE</u>	<u>EE/CHILD(REN)</u>	<u>FAMILY</u>
FULL-TIME & PART-TIME:	\$11.26	\$21.76	\$28.44	\$38.94

LIFE INSURANCE (Fort Dearborn Insurance)

**1st of the Month Following
(3) Consecutive Full Months**

The hospital provides a group term life insurance policy for regular full-time and part-time employees scheduled to work a minimum of thirty six hours per pay period. Basic group Life Insurance is equal to one and one-half times the employee’s base annual income, rounded to the nearest multiple of \$1000. AD&D is included, therefore if you die as a result of a covered accident your benefit is doubled. Supplemental Group Life benefits are also available for Employee, Spouse and Children and premiums are payroll deducted on a post tax basis.

DISABILITY (Union Security/Abacus)

**1st of the Month Following
(3) Consecutive Full Months**

Short term disability is offered to employees at a group rate with a waiting period of 14 days for an accident or illness and a benefit period of 6 months. Premiums are post taxed and based on age of employee and benefit amount elected. Employees may choose a benefit amount from \$300 to \$6000 per month, not to exceed 65% of income (Up to \$3000 with no medical questions).

Long term disability is offered to employees at a group rate with a waiting period of 180 days and a benefit period up to age 65. Premiums are post taxed and based on age of employee and benefit amount elected. Employees may choose a benefit amount from \$300 to \$5000 per month, not to exceed 60% of income (Up to \$2,000 with no medical questions).

CANCER (ALLSTATE)

**1st of the Month Following
(3) Consecutive Full Months**

Cancer and Specified Disease insurance is offered to employees at a group rate through Allstate insurance. Employees have the option of individual or whole family coverage through plan A or B. Premiums for eligible insurance will be payroll deducted on a post-tax basis.

<u>Plan A (Premium per pay period)</u>		<u>Plan B (Premium per pay period)</u>	
Individual	\$ 7.76	Individual	\$15.18
Family	\$13.46	Family	\$26.38

FLEX PLANS (MERITAIN HEALTH)

**1st of the Month Following
(3) Consecutive Full Months**

HEALTH CARE FLEX SPENDING ACCOUNT Lake Regional Health System offers a plan to assist you in paying out-of-pocket medical and dental expenses. This benefit allows you specify an amount of pre-tax money to be deducted from your payroll and set aside in a reimbursement account. Maximum amount allowed is \$3000.00 per calendar year

DEPENDENT CARE FLEX SPENDING ACCOUNT Lake Regional Health System offers a plan to assist you with dependent care costs. This benefit allows you to pay your qualified dependent care costs with pre-tax money that is deducted from your payroll each pay period. Maximum amount allowed is \$5000.00 per calendar year.

EMPLOYEE RETIREMENT PLAN (The Principal)

Hospital Contributions:	After One Year
Employee Contributions:	1st of the Month Following (3) Consecutive Full Months

A 401K retirement plan is provided for eligible employees through the Principal Financial Group. Employees are eligible to begin making salary contributions the first of the month following 3 consecutive full months of employment.

Lake Regional Health System has a 2 part employer contribution that includes a Match and Discretionary contribution. The requirements for the employer contribution are: 1 year of employment, completion of at least 1,000 hours of work and 21 years of age.

Match - Lake Regional Health System will match 25% of the first 4% of salary (max is 1% of salary) contributed by the employer once the employee has met the requirements. Employees are fully vested in this match after 3 years of employment.

Profit Sharing – Lake Regional Health System may also contribute an additional 1 -2 % of salary to all eligible employees. Employees are fully vested in this distribution after 3 years of employment.

TAX-DEFERRED ANNUITIES

**1st of the Month Following
(3) Consecutive Full months**

Tax-deferred annuities are available which allow employees to contribute a portion of their before-tax earnings to interest bearing annuity funds for retirement. A variety of fixed and variable accounts are available.

OTHER BENEFITS

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### **JURY DUTY**

**Upon Employment**

Full-time employees called for jury duty or hospital related court appearances are guaranteed their normal working wages less any court pay.

### **BEREAVEMENT LEAVE**

**1<sup>st</sup> of the Month Following  
(3) Consecutive Full Months**

In the event of the death of an immediate family member, employees in regular full-time or part-time status are compensated for time lost to attend the funeral or to make necessary arrangements for up to three consecutive scheduled working days.

### **MEAL DISCOUNT**

**Upon Employment**

Employees receive a 30% discount on food in the Hospital cafeteria when the employee presents his/her name badge at the time of purchase.

### **CREDIT UNION**

**Upon Employment**

Employees in regular status positions have access to River Region Credit Union, in Jefferson City, through Direct Deposit payments.

### **DIRECT DEPOSIT**

**Upon Employment**

Employees may authorize their paychecks to go Direct Deposit. Pay can be deposited into any account in any bank that accepts Direct Deposit.

### **PARKING**

**Upon Employment**

Authorized employee parking- Lot D, G, non-designated area in the lower level of parking garage, the two rows of F that are closest to the loading dock and all of H.

### **SMOKE FREE WORK ENVIRONMENT**

**Upon Employment**

Employees are provided a smoke free work environment in which to work.

### **SERVICE RECOGNITION**

**After Five Years**

The Hospital recognizes employees who complete five (5), ten (10), fifteen (15), twenty (20), twenty-five (25), thirty (30) or more years of continuous service to the hospital.

## **ADDITIONAL INFORMATION**

All benefit packets will be mailed to employees 45 days before eligibility. All forms need to be completed and turned into Human Resources prior to eligibility date. Failure to do so may prevent you from enrolling in the benefits until Annual Enrollment. If you are waiving coverage on any of the benefits offered you must complete the form and write "WAIVER" across the top.

**Annual enrollment is January 1 of every year.** Meetings will be scheduled one month prior for all employees to make changes to their current benefits and purchase additional insurance if necessary.

Changes to your benefits can only be made at annual enrollment unless you have a qualifying event (i.e.: Marriage, divorce, loss of previous coverage). Changes due to a qualifying event must be made within 30 days of the event.

*Revised*  
12/01/2007