

**SPARKS HEALTH SYSTEM
SUMMARY OF BENEFITS**

BENEFIT	DESCRIPTION
<p>Medical Insurance (Blue Cross Blue Shield. Includes Pharmacy Benefits with CVS/Caremark contracted pharmacies)</p>	<p>Full-time associates (32 hours a week) are eligible for medical insurance. Your insurance coverage with Blue Cross Blue Shield is effective 1 month after your Hire Date (first day at work).</p> <p>New associates <u>must</u> enroll within 1 month of hire. Applications after 1 month of hire will have to wait until January 1 of the following year for coverage unless a special qualifying event occurs. Open enrollment period begins early in November for coverage beginning January 1. \$30 Co-pay for routine visits at Sparks employed physician offices.</p> <p>Option A (\$400/\$800 Deductible, \$2,200/\$4,200 Max Out of Pocket, 80% payment) Pay Period costs*: Employee Only - \$38.85 EE+Spouse - \$ 91.35 EE+Children - \$72.45 Family - \$118.65</p> <p>Option B (\$750/\$1,500 Deductible, \$2,600/\$5,000 Max Out of Pocket, 70% payment) Pay Period costs*: Employee Only - \$33.60 EE+Spouse - \$69.30 EE+Children - \$50.40 Family - \$96.60</p> <p>Prescriptions (\$50/\$100 annual deductible)</p> <p>Option A \$10/\$32.5/\$50 Option B \$10/\$32.5/\$50</p> <p>Mail Order Rx Drugs (90 day supply) 2X retail copay</p>
<p>Dental Insurance (DEARBORN)</p>	<p>Full-time and part-time associates are eligible to participate (20 plus hours a week). Insurance coverage is with DEARBORN. Preventative care in-network paid at 100% (cleaning, check-ups). Basic Restorative care paid at 80% subject to \$50 annual deductible. Crown restoration, inlays, onlays, gold fillings, dentures and bridges paid at 50% after \$50 annual deductible. Maximum of three deductibles per family. \$1,500.00 annual maximum per covered person.</p> <p>(Must enroll within 1 month of hire or open enrollment period.)</p> <p>Pay Period costs*: Employee Only - \$12.85 EE+Spouse - \$24.48 EE+Children - \$22.13 Family - \$31.62</p> <p>ORTHO OPTION:</p> <p>Pay Period costs*: Employee Only - \$14.03 EE+Spouse - \$28.92 EE+Children - \$27.64 Family - \$37.70</p>
<p>Vision Insurance (VSP)</p>	<p>Eligibility same as dental insurance. Insurance coverage is with VSP. Provides comprehensive eye examination every 12 months after \$10 copay. Lenses (std. glass or plastic) every 12 months after \$25 copay. Eye frames up to \$150 every 24 months. Contact lenses – up to \$150 retail – every 12 months. Plan covers eyeglasses or contacts.</p> <p>(Must enroll within 1 month of hire or open enrollment period.)</p> <p>Pay Period costs*: Employee Only - \$3.63 EE+Spouse - \$5.91 EE+Children - \$6.06 Family - \$9.39</p>

Premium Only Plan	Permits medical and dental insurance premiums to be paid on a pre-tax basis.
Flexible Spending Accounts	<p>Dependent Care Full-time eligible after 1 month of hire. May defer up to \$5,000 for dependent care expenses – subject to IRS discrimination test. (\$2,500 if married filing separately)</p> <p>Health Care Full-time eligible after 1 month of hire. May defer up to \$5,000 for un-reimbursed health care expenses.</p>
Retirement Savings Plan 401(k) (Prudential)	<p>Eligible upon employment are pre-tax deferral of earnings subject to annual maximum. Tax deferred earnings until withdrawal. Automatic enrollment for 4% employee contribution paid by payroll deduction (Enrollment begins after 45 days). Fifteen different fund choices. Loan feature available.</p> <p>Employer may make an annual discretionary contribution to employee's account. Employer may match 16.67% of the first 6% contributed by the associate contributes to the plan.</p> <p>All associates are eligible for participation in this plan.</p>
Basic Life (Prudential)	Eligible for employer-paid life and accidental death and dismemberment insurance. Coverage is for 2X annual salary for Exempt associates up to \$750,000. (1x annual salary for NonExempt associates.)
Optional Voluntary Life (Prudential)	<p>For Employee Eligible upon hire for 2X salary up to \$750,000. Costs \$.20 per 1,000 per month.</p> <p>For Spouse and Children: \$25,000 coverage for spouse; \$10,000 coverage each child. Costs \$9.80 per month.</p>
Voluntary Short Term Disability (Prudential)	Voluntary coverage available (employee-paid). After a 21 day waiting period, Plan pays 60% of salary (up to \$1,000/week) for 23 weeks. No evidence of insurability required. Costs \$1.20/\$100 of coverage.
Long Term Disability Insurance (Prudential)	Voluntary coverage available (employee-paid). After a 180 day waiting period, Plan pays 60% of salary (up to \$5,000/month). No evidence of insurability required. Cost depends on employee's age and salary at enrollment.
Additional Voluntary Insurance Products	Associates will have the option to select additional voluntary products within 1 month of hire and during open enrollment. Such products include Cancer and Critical Illness Insurance.
Employee Assistance Program (Value Options)	All associates and dependents are eligible. Phone consultants are available for up to five individual counseling sessions.
Tuition Reimbursement	Fulltime associates after one year of service. System will provide annually up to \$2,000 for job related tuition assistance at an accredited institution.
Cafeteria Discount	Eligible when employed. Receive 25% discount on food.
River Town Federal Credit Union	Eligible when employed. Competitive interest on savings plan and low interest loans.
Marvin Altman Fitness Center	Eligible when employed. You (and your dependents) are eligible for employee related discounts on membership fees when employed. Opportunity to become physically fit through unlimited use of circuit training, aerobics, and/or swimming in the Marvin Altman Fitness Center located in the Mabee Health and Fitness Complex.
Paid Time Off	Sick time is earned at the rate of one eight-hour day per month for full-time associates (four

hours for part-time). Sick pay is limited to 130 days (1040 hours) for full-time associates. Sick pay is limited to 65 days (520 hours) for part-time associates. Sick pay is not earned during leaves of absence with the exception of FMLA Leave and Military Leave. Sick hours are available for the first day of an illness. Sick time is available in 1 hour increments and can be used for Dr. visits.

Vacation time accrues based on longevity per pay period.

Full-Time Associates

Years of continuous employment:

Accrued vacation:

Fewer than 5 years

3.077 hours each pay period up to a maximum of 2 weeks (80 hours)

At least 5 years, but fewer than 10 years

4.616 hours each pay period up to a maximum of 3 weeks (120 hours)

10 or more years

6.15 hours each pay period up to a maximum of 4 weeks

Part-Time Associates

Fewer than 5 years

1.539 hours each pay period up to a maximum of 1 week (40 hours)

At least 5 years, but fewer than 10 years

2.308 hours each pay period up to a maximum of 1.5 weeks (60 hours)

10 or more years

3.08 hours each pay period up to a maximum of 2 weeks (80 hours)

Associates may accumulate up to 150% of their annual vacation time amount by combining current accruals with unused accruals from prior years. Any vacation days in excess of this amount will be forfeited. Vacation must be used in 4 hour increments.

Holiday time

Associates receive holiday pay based on their status Full-time (8 hours) and Part-time (4 hours) for the following holidays which can be taken on or 30 days before or after the holiday:

New Years Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Day, 3 Personal Days (Accrue at January, April and August)

TenderCare Child Care

Eligible when employed. TenderCare is located on the first floor east wing. The Center is open from 6 a.m. to 12:15 a.m. – seven days a week. For further information contact TenderCare at extension 5158.

**All pay period costs shown are subject to change without notice.*