This benefit summary is intended to provide a general overview of benefits. Benefits are subject to constant change based on federal law as well as Union Hospital’s right to amend or change benefits. If you have questions about a specific benefit, limitations or exclusions please refer to the benefit guide and/or summary plan descriptions which are available to employees on the Union Hospital’s Intranet site. You can also contact the Human Resources department.

**Employer Benefits Summary**

**July 1, 2016 – June 30, 2017**

It is the employee’s responsibility to complete benefit enrollment in a timely manner as applicable and not assume these are automatic procedures.

**Group Term Life and AD&D**

**Full-time and Part-time Employees**
- Eligibility: First of the month following one full month of service.
- 1x annual salary up to $250,000 (round up to the nearest $1000).

**Short Term Disability**

**Full-time and Part-time Employees**
- Eligibility: First of the month following twelve months of continuous service.
- Benefits subject to fourteen calendar day waiting period. All leave banks must be used.
- Salary continuation that pays 66 2/3% of base salary up to $1500 per week for up to 24 weeks from date of disability.

**Long-Term Disability**

**Full-time and Part-time Employees**
- Eligibility: After 24 weeks of STD disability.
- Insurance carrier approves the application according to their guidelines.
- 55% of base salary up to $6000 per month.
- Continues while disabled or until Social Security National Retirement Age.

**Medical Insurance & Prescription**

**Full-time and Part-time Employees**
- Eligibility: First of the month following one full month of service. Pre-tax deductions are withheld from 26 pay periods.
- Must enroll or waive coverage.
- Choice of three medical plans – Premier, Basic, Standard
- Prescriptions are handled through CVS/caremark.
- Up to 30 day supply of your medications at any retail pharmacy.
- 90 day maintenance available either through mail order at a CVS pharmacy (Maintenance Choice).
- $15 per pay credit by participating in the Roadmap to Wellness program.
- $30 per pay surcharge for tobacco use. Surcharge waived for completed participation in the 8 week tobacco cessation program.
- $50 per pay spousal surcharge if spouse is eligible for medical coverage through another group health plan and chooses to be covered by UHCC health plan.
- Under all three health plans, you have the flexibility to access care from a network or providers and your choice will determine your out-of-pocket costs. Services which are available at UHCC and performed by UHCC providers have the highest level of financial benefit. If services cannot be performed at UHCC, using a provider in the National BCBS Preferred Provider network is the most cost effective.

**Dental Insurance – Delta Dental**

**Full-time and Part-time Employees**
- Eligibility: First of the month following one full month of service. Pre-tax deductions are withheld from 26 pay periods.
- Must enroll or waive coverage.
- Deductible: $50 individual/$150 family per calendar year.
- Basic Benefits: Fillings, oral surgery, root canal, etc – 80% and deductible.
- Major Benefits: Crowns, inlays, onlays, bridges, dentures, etc – 50% and deductible.
- Orthodontic Benefit – dependent children up to age 19 only. Lifetime benefit - $1500.

**Vision Insurance - United Healthcare**

**Full-time and Part-time Employees**
- Eligibility: First of the month following one full month of service. Pre-tax deductions are withheld from 26 pay periods.
- Must enroll or waive coverage.
- In and Out of Network benefits.
- Choice of Optometrist or Ophthalmologist within the vision network or any licensed provider of your choice.
- Routine eye exams, lenses and frames replacement every 12 months.
- $130 retail frame allowance.
- $105 contact lenses allowance in lieu of frames.

**Flexible Spending Accounts**

**Full-time and Part-time Employees**
- Eligibility: First of the month following one full month of service. Pre-tax deductions are withheld from 26 pay periods.
- Must re-enroll every year.
- Health Care: up to $2550 annual.
- Dependent Care: up to $5000 annual for a single taxpayer or married couple filing jointly (or $2500 if married and file taxes separately from spouse).
- Participants receive debit card to pay for eligible expenses.

**Voluntary Benefits**

**Supplemental Life & AD&D Insurance**

**Full-time and Part-time Employees**
- Eligibility: First of the month following one full month of service. Pre-tax deductions are withheld from 26 pay periods.
- New Hires: Guarantee Issue: Up to 5x your annual salary or $200,000
- Employees can enroll in these products during open enrollment
- Rates are based on employee’s age and are established by the carrier.
- Can also cover spouse and children

**Voluntary Accident & Cancer Insurance**

**Full-time and Part-time Employees**
- Eligibility: First of the month following one full month of service.
- Accident: Non-Occupational Group Accident benefit to assist with expenses due to non-job related accidental injury or death.
Voluntary Accident & Cancer Insurance (cont.)
• Cancer: To assist with cancer-related expenses. Provides fixed benefits for early detection and treatments. Two levels of benefits to choose from.
• Employees can enroll in these products during open enrollment.
• Benefits payable regardless of other coverage in place.

Retirement Plan – Lincoln Financial Defined Contribution Retirement Plan 403(b) Plan: The 403(b) Plan operates so that employee and employer contributions are contributed into an Account on your behalf. When you retire or terminate from UHCC, you are entitled to receive the value of your plan to the extent it is vested.

Full-time and Part-time Employees
• New Hires: Automatically enrolled at 3% of your current gross pay. Payroll contributions will begin with the first full pay period following one full month of service.
• 90 day opt out option from first payroll contribution.
• Immediate vesting for employee contributions.
• Employer match: 50% up to first 3% at the start of the employee contributions.
• Years of Service Vesting:
  ♦ 1 yr: 20%
  ♦ 2 yr: 40%
  ♦ 3 yr: 60%
  ♦ 4 yr: 80%
  ♦ 5 yr: 100%

A “year of service” is defined as working 12 calendar months and during that 12-month period completing 1,000 hours of service. Please note that once the employee meets eligibility requirements, he/she maintains eligibility for any future employee or employer matching contributions regardless of the number of hours worked during the subsequent calendar year.

Financial
Tuition Assistance
Full-time and Part-time Employees
• Eligible after 6 months of employment
• Waiting period waived for new/current RN’s
• Eligible for up to a maximum of $3500 per fiscal year
• One year commitment

Part-time employees
• Eligible after 6 months of employment
• Waiting period waived for new/current RN’s
• Eligible for up to a maximum of $1750 per fiscal year
• One year commitment

Wellness & Fitness Programs
Employee Assistance Program
All Employees
• Eligibility: Immediate.
• Provides 6 free confidential initial assessment & short-term crisis intervention, general counseling per topic, etc.

Workplace Wellness
UHCC is committed to helping our employees live healthier lives. The mission of the Work on Wellness program is to inspire, create and maintain a workplace and environment that supports each person’s healthy lifestyle choices.

All Employees
• Eligibility: Immediate. All Employees.
• Programs offered:
  ✦Fitness and nutrition challenges
  ✦Health Coaching
  ✦Nutrition & diabetes management classes
  ✦On-site massages
  ✦Lunch and learns
• Employee Fitness Center: $5 per pay period. Access to personal fitness trainers, group fitness classes and a variety of exercise equipment.

Roadmap to Wellness
Full-time and Part-time Employees
• Eligibility: First of the month following one full month of service.
• Earn $15 per pay credit on your medical insurance premiums by completing three simple steps in this program.
  ✦Complete a Personal Wellness Profile
  ✦Get labs done
  ✦See your Primary Care Physician

Discs
YMCA (Elkton location only)
All Employees
• Eligibility: Immediate.
• Discounted memberships are provided by the hospital.
• Individual cost: $8.50 per pay period.
• Family cost: $15 per pay period.
• Employees can enroll only one time per year with a one-time registration fee.

Employee Purchase Program
All Employees
• Eligibility: Immediate.
• Employees may purchase over the counter items from Food Services, Bulk Stores and the In-House Pharmacy
• Preferred Partners
• Employee Discount List

Leave Programs
Family Medical Leave Act
All Employees
• Eligibility: After 12 months of service with 1250 hours worked preceding leave start date.
• Receive up to 12 weeks of unpaid leave in a rolling 12 month period in the event of childbirth, adoption or serious medical condition of employee or immediate family member, during which time your job and benefits are protected.
• Unpaid time off but accrued PTO must be substituted for portions as appropriate.
• Must also meet entitlement requirement as defined under the Federal Law.

Military Leave
All Employees
• Eligibility: Three full months of continuous service.
• Leave will be granted in conjunction with state and federal law requirements.
• May receive the difference between base salary and military pay for a period not to exceed six months. The difference pay will be paid for the first $75,000 of base salary only.

Bereavement
All Employees
• Eligibility: First of the month following three full months of continuous service.
• Immediate Family Members:
  ✦Full-time employees: Up to 24 hours
  ✦Part-time employees: Up to 12 hours
• Reasonable consideration for other family members not to exceed 12 hours.

Jury Duty
All Employees
• Employees paid the difference between jury duty and regular hour wage if employee is off a full scheduled work day.

Paid Time Off (PTO)
PTO Accrual Per Pay Period In Hours By Years of Service (svc)

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