

The following is a description of the various options available within our benefit program. Please be aware that eligibility and the percentage paid by the employer varies for some benefits depending on the employee's status and hours worked. You should consult your employee handbook and/or the Human Resource Department for more specific information.

INSURANCE BENEFITS

Medical Insurance: Medical benefits are offered through Allegiance and health insurance participation is automatic for every employee working 30 hours a week or more unless they have other coverage. Two High Deductible Plans are available, \$1400 and \$6450. Each employee insured under the High Deductible Plan is eligible for a Health Savings Account, which the hospital funds at the rate of \$50 monthly for 2021. Coverage for spouse, children and family is also available with an additional employee contribution. Employees who obtain insurance elsewhere receive a stipend of \$50 per month.

Dental & Vision Insurance: Dental and vision benefits are available through Principal Life. This is an employee paid premium, reasonably priced, and family coverage is available.

Life Insurance: The hospital provides every full time employee with group life insurance through Lincoln Financial with a benefit of \$25,000. In addition, coverage can be increased on a voluntary basis with the employee paying the premium.

Long Term Disability: Long Term Disability insurance is provided for managerial staff. Other employees are eligible upon completion of ten years of service. Long Term Disability insurance provides benefits to offset loss of income that results from a prolonged illness or injury. The benefit amount is based upon gross monthly payroll.

Cancer Insurance: Two different options are currently available for cancer insurance through Colonial Life. This coverage provides an incentive payment for certain cancer screening tests on an intermittent basis and also pays benefits upon the diagnosis of most cancers. The coverage is voluntary, paid by the employee. Spouse coverage is also available.

Accident Insurance: Is available through Colonial Life on a voluntary (employee paid) basis. This coverage pays benefits directly to the employee in the event of a covered accident.

Flex 125: The hospital's Flex 125 Plan allows for the payment of insurance premiums on a pre-tax basis which can be a significant financial benefit to the employee.

Employee Prompt Pay Discounts: The hospital offers a negotiated discount of up to 50% on the employee's portion of medical bills incurred at the hospital or clinics. This discount requires prompt payment in full of the balance and must be requested by the employee.

Workers Compensation: This is a mandated benefit paid by the hospital which provides guaranteed income and medical benefits in the event an employee is injured and/or disabled due to a work-related injury or illness.

Medicare: The hospital matches your Federally mandated tax contribution for Medicare benefits which are currently available to those eligible at the age of 65.

TIME OFF BENEFITS

Paid Time Off: PTO is available to full time and part-time employees and accrues at an hourly rate based on years of service. PTO can be accessed to pay for short term illness, vacation, holidays and other personal needs for time away from work. The balance of hours in your paid time off "bank" is payable to the employee upon termination or retirement.

Extended Illness Bank: EIB accrues on an hourly basis to provide paid time off benefits in the event of an extended illness or injury. You may access your EIB benefit after 6 consecutive days of illness or disability. The maximum accrual of EIB is 352 hours and the available balance of hours is not paid upon termination of employment.

Jury Duty: The hospital pays for time off associated with jury duty for a maximum of two weeks per year. In order to receive this benefit, the employee must submit whatever stipend is received for serving to the hospital.

Bereavement: The hospital provides paid time off for bereavement in the event of the death of a spouse, parent, child or sibling at a maximum of 24 hours. Additional time, if needed, would be available through the PTO Bank.

RETIREMENT BENEFITS

Social Security: The hospital matches your Federally mandated tax contribution for Social Security benefits. Eligibility for benefits and benefit amounts are determined under the Federal program.

403(B) Retirement Plan: Clark Fork Valley Hospital sponsors a 403(b) Retirement Plan which allows employees to set aside income tax-free in an investment account that can be used to supplement retirement income. In 2019, the hospital matched employee contributions to the 403(b) at a maximum of 3% of the first 6% of salary deferred. There is no vesting period associated with the employer contribution. Contributions to the plan are governed by IRS regulated maximums. A variety of investment options are available.

OTHER BENEFITS

Tuition Reimbursement: The hospital offers tuition reimbursement at an annual maximum of \$1,500 for full-time employees (\$3,000 for supervisors) who undergo an **approved** program of study and agree to remain employed through their education and during a subsequent amortization period.

Leave of Absence: CFVH employees are eligible for various leaves of absence, such as Family Medical Leave, Military Leave, Maternity Leave and Personal Leave. Leave of Absence does not guarantee one's pay while on leave, but in certain cases, benefit banks may be accessed. Please consult your handbook or the Human Resource Department.

Employee Assistance Program: An EAP is available through Magellan Services which provides resources to employees who are encountering problems in their work and personal life. Every regular employee is eligible for up to 3 telephone counseling visits per year, per episode.

Cafeteria Discounts: The hospital cafeteria provides three meals per day. The employee price reflects a discount of approximately \$3.00 per meal for 2019.

Employee Health and Wellness: Flu shots and various other immunizations are available free of charge to CFVH employees. Various wellness promotions are available through the CFVH Employee Wellness Program. For 2019, employees covered under the CFVH Health Plan who participate in a Health Screening Exam are eligible for a discount on their health insurance premium.

Miscellaneous Benefits: The following is a list of miscellaneous benefits available to CFVH employees:

- Continuing Education Programs
- Employee of the Year
- Employee Holiday Party
- Miscellaneous Employee Social & Wellness Events
- Birthday Bash
- Payroll Deductions
- Learn at Lunch Education
- Employee Assistance Fund Management
- Verizon Cell Phone Discounts
- Smoking Cessation Assistance
- Employee Purchases via Materials Department
- Direct Deposit of Paycheck
- Emergency Payroll Draws (on a limited basis)