St. Claire HealthCare



Health Insurance	• Employees can choose from three health plan options. Theses plans are offered in 4 tiers: employee only, employee/children, employee/ spouse and family. A significant portion of this premium is paid by SCH. FT				
Dental Insurance	• Comprehensive coverage for dental procedures ranging from preventive to orthodontic. There are two plans one offered in 3 tiers: employee only, two person, and family. The other plan offered in 2 tiers: two person & family. A significant portion of this premium is paid by SCH for FT staff and PT staff are offered the coverage at a reduced amount. FT & PT				
Vision Insurance	• SCH offers voluntary vision coverage for eye exams, frames, lenses, contacts and more. This plan is offered in 4 tiers: employee only, employee/children, employee/ spouse and family. FT & PT				
Medical Reimbursement & Dependent Care Accts	 This program provides employees with the opportunity to deduct pre-tax payroll dollars for out of pocket medical expenses and dependent daycare cost. FT & PT 				
Retirement Plan (401K)	• SCH offers a 401(k) program that includes a discretionary SCH contribution (FY '19 Budgeted Target: 5%; this 5% does not apply to any portion of earnings above the IRS earnings limit, currently \$280,000 for 2019) for eligible employees (employee matching contribution <u>not</u> required). Employees also have the opportunity to add pre-tax contributions. These pre-tax elective contributions are subject to a combined (401K & 403B) maximum contribution level of \$19,000 per year for employees under age 50 and \$25,000 per year for employees age 50 and above. Employer contribution - age 21, one year employed, 1000 + worked hours. FT, PT & PRN				
PT0 (Paid Time Off)	from work; vacation Years Of Service Less Than 1 Yr. 1 – 4 Years 5 – 10 Years 10 or More years • Personal Disability I serious health condi	Accrual Rate Per Hour of Pay .0616 .0847 .1039 .1231 Leave (PDL) is a bank	Max Annual OTO Accrual 128 hours 176 hours 216 hours 256 hours 5 of time used for an	Illy used for any occas onal sick days. Accru Annual Max Accrual Based on 8 hour Days 16 days 22 days 27 days 32 days extended approved le ar, and maximum bal	Max Total OTO Balance 128 hours 352 hours 432 hours 512 hours eave for your own
Life Insurance/ADD	 SCH paid insurance benefit covering death due to accident or sickness equal to one times annual base salary to a maximum of \$200,000. FT & PT Accidental Death Benefit: additional one times annual base salary (additional \$200,000 maximum). 				
LTD (Long Term Disability)	• SCH paid long term disability program covering disabilities caused by accident or sickness. This benefit covers sixty percent of monthly gross pay to a maximum of \$6,000/month. FT				
Tuition Assistance	• Full-Time status employees having completed at least 6 months of FT employment are eligible for reimbursement. Up to 3 classes per year in an approved course of study towards a degree/certification program that is related to a staff member's current job or future career paths with SCH. This assistance is provided in advance up to the funding maximum. FT				
Supplemental Insurance	• SCH currently offers Voluntary Employee Benefits purchasable through Colonial Life & Accident Insurance Company. Current products include Accident Coverage, Hospital Income Coverage, Cancer Coverage, Intensive Care Coverage, After Tax Benefits, Disability Coverage, Critical Illness Coverage, Universal Life Insurance and Term Life Insurance. FT & PT				

Employment Status: FT 30 or more Hrs/Week PT 16 or more Hrs/Week PRN "As Needed" This Document is for informational and illustrative purposes only. All respective relevant and in effect SCH Policy & Procedures, Plan Documents and/or insurance policies govern the administration of any and all actual circumstances.

Additional Benefits

Health Benefits Retirement Health Insurance

Retirees with 20 yrs of FT service have the option of continuing their healthcare benefits through SCH. Retirees who are under 65 may continue with their benefits as when employed. SCH does not contribute to the premium. (Age requirement applies.)

Employee Assistance Program

This program is provided free of charge to employees. Employees may meet with an EAP counselor for assistance with personal problems, including marital & family distress and alcohol & drug dependency.

Staff Wellness

Cardiac Rehab exercise equipment is available for staff use.

Health club discounts available.

Retirement

Supplemental Retirement Plan (403b)

Oppenheimer 403(b) Fund accounts are available for tax-deferred savings on a no-load basis. This 403(b) account is staff member directed, allowing for multiple investment options for individualized asset allocation. This retirement account offers the possibility of a higher contribution level since it is exempt from "highly-compensated" & "average deferral" compliance testing which may limit your 401K contribution. These elective contributions are subject to the IRS limits described above under "Retirement Plan"

SCH Staff Discounts

SCH Medical, Surgical and Dental patient costs for office-based charges are discounted by \$15 (but no more than the patient's cost) at SCH providers. SCH staff, their spouse, and dependent children are eligible.

ED Discount

Fast Track Services

SCH's Fast Track is open in the Emergency Department from 8 am to 12 am 7 days/week. All staff/family covered under the SCH insurance plan are eligible for a discounted co-pay.

Workplace Flexibility

Many SCH clinical staff members work three (3) twelve (12) hour shifts for a total of 36 hours while maintaining full -time benefits. SCH also offers Parttime status (16 or more hrs./week) and PRN schedules are available for those SCH staff requiring greater flexibility to accommodate their educational/family/ personal interests/or other needs during their employment with SCH.

Additional Pay

OTO Cash Out

Staff members with 15 years of service have the opportunity to "cash-out" up to 80 hours each year of their accrued OTO time.

Premium Pay

All FT and PT hourly employees receive time and a half if working Thanksgiving , Christmas Eve/Day, and/or New Year's.

SCH also provides shift, weekend, and on call differentials.

Market-Impacted Nursing Differentials available to RN's and LPN's who work in the most significantly market impacted nursing areas.

Bereavement

All FT employees receive up to a maximum total of 24 <u>scheduled work</u> <u>hours</u> of paid leave in the event of a death in their immediate family.

Military Leave

All employees of SCH are granted a leave of absence for military purposes in the event they are called to or volunteer for military duty. Employees returning from a military leave will be compensated at the same wage and salary scale position.

Educational Programs

All full-time SCH staff are eligible for consideration of SCH– funded Scholarship and Continuing Education programs. SCH currently offers scholarships in pursuit of the following programs: Nursing: RN, LPN to RN, & LPN; Laboratory: MT & MLT; Radiology: MRI, CT, CVI, Ultrasound, Mammography & Nuclear Medicine; Pharmacy: Pharmacist; and Rehab. Therapists: Physical Therapist, PTA, & Speech-Language Pathologist.

Other

Staff Recognition / Awards

Various forms of SCH staff member recognition and award programs exist. Staff members having over 10 years of continuous employment with SCH are presented service awards at the Staff Recognition Dinner.

Staff Performance Reviews

Annually staff are eligible for a salary increase (if granted by the Board) when meeting performance expectations of their position.

Staff Vendor Discounts

Some community businesses and SCH vendors offer discounts to SCH Staff. A list of current discounts including restaurant, health & wellness and more are available on SCH's Intranet.

EMPACT

EMPACT is SCH's employee activities team. They plan & coordinate staff events & activities during the year. Some of these are: Valentine's Gala, Breakfast with Santa, Easter Egg Hunt, Step N' Go Aerobics, Scrapbooking, Yoga, Walker's Club, Casual Day, Golf League, Annual Picnic, Softball, Basketball League, Bowling League, and Christmas Decorating Contest.

Staff Credit Union

A credit union is available to all SCH staff members for checking, savings, Christmas Club and loans.

Parking

Free parking is provided