

EMPLOYEE BENEFITS: "The Hidden Paycheck"

Faith Regional Health Services (FRHS)

The following benefits are provided to the employee in addition to salary, worker's compensation unemployment beneficial security. Each benefit is provided at a level which is above any governmental law or ruling which may or may not have jurisdiction. Please note: This summary is not a contract. Conditions and restrictions exist on these benefits. Please contact the Human Resources Department for more information. Faith Regional Health Services reserves the right to change or terminate any or all of these benefits with proper notice to the employee.

Benefit	Who Qualifies	Description	Who Pays	Waiting Period
Health Insurance	Employees who are scheduled 48 hours per pay period	\$2,000,000 Comprehensive Major Medical Health Plan. Traditional Plan and High Deductible Health Care Plan.	FRHS & Employee	1st of the month following 30 days of employment
Dental Insurance	Same as above	Dental Insurance provided by Ameritas which includes coverage for adults and children.	FRHS & Employee	Same as above
Vision Insurance	Same as above	Vision Insurance provided by Ameritas (VSP Plan) which includes coverage for adults and children.	Employee	Same as above
Term Life Insurance/ Accidental Death	Same as above	1 x annual salary = \$500,000 max. Benefits double if accidental death.	FRHS	Same as above
Supplemental Insurance	Same as above	Up to \$300,000 of term life, short term and long term disability, accident, cancer, and intensive care insurance at group rates.	Employee	Same as above
Cafeteria Plan Flex Spending Accounts	Same as above	Elective contribution reducing salary in the amount of health and dental premiums, dependent care expenses and/or un-reimbursed medical expenses before taxes.	Employee	Same as above
Health Savings Account	Same as above	High deductible health plan with low premiums. Funded on a pre-tax basis.	Employee	Same as above
Shift Differential	All Employees	An additional pay increase of 7% above regular hourly rates for those working 2nd shift on weekdays and 10% for 3rd shift on weekdays. 10% hourly increase for weekend day shift. 20% hourly increase for those working 2nd and 3rd shifts on weekends.	FRHS	Immediate Benefit
Paid Time Off	All Employees	Paid time off for employees to be used for vacations, holidays, sick pay, etc. For example, a 40 hour week employee with one year of service earns 24 days off a year. Five years of service earns 28 days off a year.	FRHS	90 Days

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Tax Saving Annuity	All Employees	A tax sheltered savings plan available through payroll deductions. (403b)	Employee	Immediate Benefit
Pension	All Employees	A tax sheltered savings program based on years of service in which the hospital provides matching funds.	FRHS & Employee	6 Months
Credit Union	All Employees	Convenient payroll deductions for loans or savings.	Employee	Immediate Benefit
Family Medical Leave	All Employees	Up to 12 weeks of unpaid leave during a 12 month period.	FRHS	Federal Guidelines
Cafeteria	All Employees	Low cost meals provided. Coffee and tea are free.	FRHS	Immediate Benefit
Pre-Employment Physical	All Employees	Physical exam and lab work for pre-employment. Also Hepatitis B vaccine (recombinant) is available.	FRHS	Immediate Benefit
Professional training, tuition reimbursement, and loan programs	Employees who are scheduled 48 hours per pay period	Various education and professional experiences are made available.	FRHS and/or Employee	See Policy
Job Postings	All Employees	First opportunity to be considered for posted positions for career opportunity and development.	FRHS	After 90 days of employment
Bereavement	All Employees	Paid time off for death in the immediate family.	FRHS	Immediate Benefit
Thanksgiving & Christmas Compensation	All Employees	Time and one-half for employees working on Thanksgiving or Christmas.	FRHS	Immediate Benefit
Holidays	All Employees	Weekend shift differential will be paid for all 3 shifts on New Years Day, Memorial Day, 4th of July, and Labor Day.	FRHS	Federal Guidelines
Pharmacy	All Employees	Pharmaceutical supplies at hospital cost plus a fee.	FRHS & Employee	Immediate Benefit
Professional Liability	All Employees	The hospital policy covers all employees performing their employment duties up to a maximum of one million dollars.	FRHS	Immediate Benefit
Additional Benefits	All Employees	Employee Health, Wellness Program, Service Awards, Fitness Discounts, Free Parking, Notary Public, Automatic Deposit.	FRHS	Immediate Benefit