



EMPLOYEE BENEFIT SUMMARY
(Effective January 1, 2016)

Employee Status: 72 + hours/pay = Full-time
48 – 71.9 hours/pay = Part-time
Minimum 48 hours/pay to participate in benefits.
Eligible 1st of month after 30 days of eligible employment.

See Gibson General Hospital
Wellness Clinic below

Medical Insurance:

Plan A: \$1,000 Individual Deductible/\$2,000 Family Deductible
Employee only..... \$51.90 per pay period (26)
Employee + Child(ren)..... \$118.54 per pay period (26)
Employee + Spouse..... \$132.96 per pay period (26)
Family..... \$181.92 per pay period (26)

Plan B: \$3,000 Individual Deductible/\$6,000 Family Deductible
Employee only..... \$32.13 per pay period (26)
Employee + Child(ren)..... \$69.21 per pay period (26)
Employee + Spouse..... \$74.14 per pay period (26)
Family..... \$103.80 per pay period (26)

The hospital picks up the remaining portion (approximately 83%).
All coverage will be under the United HealthCare Network Providers. Payroll
Deduction is Pre-tax.

Eligible employees not covered by GGH Medical Insurance: Gibson General
will waive all charges applied toward the deductible for services rendered at
Gibson General Hospital when you are covered by your spouse’s plan up to an
annual limit (calendar year) of \$1500 individual or \$3000 family limit. You
must bring in a copy of your Explanation of Benefits (EOB) and give to the
Cashier in order to receive the waiver. Your request must be made within 45
days of the date listed on the EOB. This applies to any other health plan you
or your spouse/dependents are enrolled in, as long as the services were
performed and billed by Gibson General Hospital.

Wellness Clinic

If you register and have your services performed at one of the Wellness Clinic Offices/Physician's you have not out-of-pocket or deductible expenses. (This would include such things as: office visit, prescription drugs dispensed in Wellness Clinic as some testing.) Services provided and billed by GGH are covered at not deductible and not out-of-pocket when you have GGH Medical Coverage.

On-site screenings conducted twice per year (blood draw – Lipid profile; glucose; blood pressure; height; weight).

Screen for 5 Risk Area Goals:

BMI (28 or under)

LDL (less than 120)

Blood Pressure (140/90 or under)

Tobacco (tobacco free)

Diabetes (A1C 6.5% or less)

If your spouse is covered under the GGH Medical Plan, they must participate in the wellness screenings. If you and your spouse are on the GGH Medical Plan and choose not to participate in the screenings, you will each automatically be assigned all 5 risk factors.

If at or under risk area goals, not risk factor adjustment is applied. However, if you have factors the following will adjust your medical premium:

Plan A - \$10.00 per risk factor

Plan B - \$ 7.00 per risk factor.

Tools & Resources available at GGH – do not have to use our programs; use any program anywhere else (i.e. Weight Watchers, any gym or fitness center:
Health & Wellness Coach – to help individuals meet their health goals as determined by your wellness physician.

Diabetic Counseling – Self-management training tailored to your specific needs.

Healthy Lifestyles – targeting weight management, healthy eating and exercise.

Indiana Tobacco Quit Line – free phone based counseling services to help tobacco users quit.

On-line courses – comprehensive self-help programs generated from your person health risk assessment.

Prescription Drug Plan Dental/Vision Plan

Eligible if participating in GGH Medical Insurance Plans

Minimum 48 hours/pay to participate.

Eligible to participate 1st of month after 30 days of eligible employment.

Employee only.....	\$3.74 per pay period (26)
Employee + Child(ren).....	\$10.71 per pay period (26)
Employee + Spouse.....	\$10.71 per pay period (26)
Family.....	\$10.71 per pay period (26)

Life Insurance Minimum 48 hours/pay to participate. Eligible 1st of month after 30 days of eligible employment.
One times annual salary: \$25,000 Minimum; \$100,000 Maximum
Hospital provided; no cost to employee.

Accidental Death & Dismemberment (AD&D) Minimum 48 hours/pay to participate. Eligible 1st of month after 30 days of eligible employment.
One times annual salary: \$25,000 Minimum; \$100,000 Maximum
Hospital provided; no cost to employee.

Voluntary Life Insurance Minimum 48 hours/pay to participate. Eligible 1st of month after 30 days of eligible employment.
One to three times annual salary: \$10,000 minimum; \$300,000 Maximum
Rate based on amount of coverage and age.

Dependent Life Minimum 48 hours/pay to participate. Eligible 1st of month after 30 days of eligible employment.

Voluntary Spouse	Voluntary Dependent:
Spouse - \$5,000 increments	Children - \$10,000 increments
Must have Employee Coverage	Must have Employee Coverage
Up to 50% of Employee Coverage (maximum)	

Long-Term Disability Minimum 48 hours/pay to participate. Eligible 1st of month after 30 days of eligible employment.
60% of base salary after 180-day waiting period. Max benefit \$5,000 per month. Available at group rates based on coverage and group rates. After-tax.

Short-term Disability Minimum 48 hours/pay to participate. Eligible 1st of month after 30 days of eligible employment.
Optional through AFLAC; Available at group rates; After-tax

Critical Illness Advantage Minimum 48 hours/pay to participate. Eligible 1st of month after 30 days of eligible employment.

	Optional through AFLAC; available at group rates; family coverage available pre-tax dollars
Retirement Plan (401k)	Eligible to participate after 1 year of employment and attainment of age 21; minimum of 1000 hours worked in 12 months; company match (50% of your contributions, up to 4% of your annual compensation). Pre-tax dollars.
Section 125 Flexible Spending Accounts (FSA)	<p>Minimum 48 hours/pay to participate. Eligible 1st of month after 30 days of eligible employment.</p> <p>(a). Pre-tax payroll deduction for (health care) medical, dental, vision expenses not covered by your medical insurance coverage. Maximum \$2,550 per calendar year.</p> <p>(b). Pre-tax payroll deduction for childcare expenses.</p>
Employee Assistance Program	Available through GGH EAP program at no cost to employees. Secondary services are also available through Deaconess Concern Program.
Bereavement Leave	Full-time employees only. Eligible 1 st of month after 30 days of eligible employment. 3 or 5 days (depending on the relationship of deceased to employee).
PTO (Paid Time Off)	<p>Eligible to use after 3 months of eligible employment. Based on hours worked/paid per pay period up to 80.</p> <p><u>Full-time</u> (assigned 72 or more hours per pay period) 0 – 5 years of eligible services = 168 hrs (.08077); Max Accrual 240 6 – 15 years of eligible service – 208 hrs (.10000); Max Accrual 280 16+ years of eligible service = 248 hours (.11923); Max Accrual 320</p> <p><u>Part-time</u> (assigned 24 – 71.9 hours per pay period) 0 – 16+ years of eligible service = 80 hours; Pro-rated based on hours worked; Maximum accumulation of 240 hours.</p>
Holiday	Six (6); included in PTO
Sick Leave	<p>Full-time 3.077 hours per pay period up to max 80 hours per year</p> <p>Part-time 1.5385 hours per pay period up to a max of 40 hours per year</p> <p>5 day waiting period; Hours forfeited at termination.</p>
Worked Holiday	1 ½ times base rate
Direct deposit	Mandatory. Savings or Checking; up to 4 accounts.
Annual Flu Shot	Free to all employees (condition of employment)