

St. Joseph's Hospital Benefit Summary



Health Insurance

You are eligible to enroll in our health insurance plan on the first of the month following your date of employment. We offer coverage under a Preferred Provider Organization with domestic claims paid at 90 percent. As a compliment to our Wellness Program the plan covers in full an annual physical exam, associated tests and other wellness items. Please consult the plan document for details regarding reimbursement percentages, specific deductibles, co-pays and other requirements.



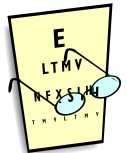
Pharmacy Benefits

Employees may purchase prescriptions for themselves and their legal dependents at 20 % above hospital cost. If you are covered under the Health Insurance Plan, your co-pay is 10 %. Your co-insurance payment is based on this price. Co-Insurance Level (per prescription) – up 10 percent or \$5.00, whichever is greater, up to a max of \$250. A premium for brand name prescriptions applies if a generic substitute is available. The prescription drug benefits do not cover contraceptives compressing sex hormones, non-hormone compressing contraceptives or contraceptive aids.



Dental Insurance

You are eligible to enroll in our dental insurance plan on the first of the month following your date of employment. We offer coverage under an indemnity plan. Preventative and diagnostic services are covered at 100 percent, basic restoration at 80 percent and major dental services at 50 percent. . Please consult the plan document for details regarding reimbursement percentages, specific deductibles, co-pays and other requirements.



Vision Insurance

You are eligible to enroll in our vision insurance plan on the first of the month following your date of employment. The eye exam is covered in full every calendar year with a \$10 co-pay. You may choose one of the following: Lens covered in full every calendar year and frames every other calendar year with a \$25 co-pay or Contacts covered up to \$120 per calendar year. Please consult the plan document for details regarding participating doctors and additional coverage amounts.



Flexible Spending Account Healthcare Reimbursement Account

Allows you to have money deducted from your pay, before it is taxed, and placed into an account from which you can be reimbursed for any health care expense that would qualify as an eligible medical expense by IRS regulations and which is not reimbursed under any other health plan.

Dependent Care Reimbursement Account

Allows you to have money deducted from your pay, before it is taxed, and placed into an account from which you can be reimbursed for Day Care expenses. The Day Care expense must be necessary to enable you to work or attend school full-time.



Retirement Plan

For eligible employees, the hospital will contribute 1% of the employee's annual salary to a 403B account. Employees are vested in the employer's contribution after 3 years of service. Please consult the plan document for details.



Paid Time Off

You are eligible for paid time off after completion of your first 90 days. Number of days varies with years of service. Based on a 40 hr week schedule; 0-5 yrs, 20 days; 6-11 yr, 25 days; 12+ yrs, 30 days.



Short Term Disability

You accrue STD days at a rate of 5 days, based on a 40 hr workweek, to a maximum of 400 hrs. See plan document for details.



Employee Assistance Program

Assistance is available to aid employees and their family members, immediately upon hire, when a personal or family crisis arises. STJ pays for the first three visits, per person, per problem or situation.



Life & Accidental Death and Dismemberment Insurance

You are eligible on the first of the month following employment. Coverage equals 1.5 times employee's annual salary with a minimum of \$20,000 and a maximum of \$250,000. Premiums are paid by the hospital. Dependent coverage is available at an established rate to employees via payroll deduction.



Cafeteria Plan – Voluntary Benefits

You are eligible when making contributions for dependent health/dental coverage. STJ offers this cafeteria plan that includes pre-tax deduction of premium contributions for medical and dental benefits. You must contact the cafeteria plan vendor to elect pre-tax deductions for voluntary benefits. Also available through the cafeteria plan vendor are short term disability, cancer insurance, and group universal life. *After tax.



403-B

You are eligible immediately upon hire. STJ sponsors a tax deferred annuity plan for employees to set aside pre-tax monies in 403-B investments via payroll deduction.



Leave of Absence

You are eligible immediately upon hire for time away from work because of education, medical, military, or special circumstances (as outlined in the policy manual). Educational, medical or personal leaves must be approved in advance.



Social Security

You are eligible immediately upon hire. STJ matches 100% of your contribution to Social Security.



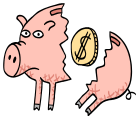
Worker's Compensation

You are eligible immediately upon hire. Provided for on-the-job accidents and illnesses.



Education Assistance

You must be a full-time employee in good standing for one year prior to application. STJ will reimburse tuition expenses at the rate of \$375.00 per semester, with a maximum of \$750.00 per year with a grade of "C" or better.



Employee Emergency Assistance Fund**

You are eligible immediately upon hire. Employees who need financial assistance could be loaned or given monies, based on individual circumstances and need, and who meet specified criteria. **Donations to the fund will come from voluntary employee contributions. Employees may wish to donate to the EEAF through payroll deduction.



Bereavement Leave

You are eligible immediately upon hire. STJ provides up to three days with pay if a death occurs in the immediate family. One day off with pay for the death of grand-parents, step-parents, and/or father/mother -in-law.



Jury Duty

You are eligible immediately upon hire. STJ pays the difference of the employee's regular base salary and jury duty pay.



Employee Awards Dinner, Picnic, and Parties

You are eligible immediately upon hire. STJ sponsors dinners, picnics, and parties for all employees as a token of appreciation for their hard work and dedication throughout the year.

*Benefits will be granted to all full-time employees and part-time employees whose employment commitment is 24 or more hours per pay period. Some benefits are pro-rated based on scheduled work hours. Employee benefits are one of the largest investments that St. Joseph's Hospital makes each year. Our comprehensive employee benefits package is one of the ways we thank our employees for their dedicated service to our patients and community.

This summary is for informational purposes only and is not intended to cover all details of our benefit plans. The actual provisions of the benefit plan documents will govern a setting and questions or disputes that may arise.