

# NORTH OAKS HEALTH SYSTEM EMPLOYEE BENEFITS SUMMARY

| BENEFIT  | Who is Eligible   | When Eligible  | Who Pays          |  |          |        |  |   |      |          |          |          |       |          |        |          |         |         |       |         |         |         |           |         |       |           |            |            |         |         |    |         |         |         |         |         |  |   |      |
|--|-------------------|--|-------------------|--|----------|--------|--|---|------|----------|----------|----------|-------|----------|--------|----------|---------|---------|-------|---------|---------|---------|-----------|---------|-------|-----------|------------|------------|---------|---------|----|---------|---------|---------|---------|---------|--|---|------|
| <b>Medical &amp; Dental Insurance</b><br>NOHS offers 2 medical plan choices and 2 dental plan choices with different premiums for each plan.   | Full-Time Benefit | Employee must enroll within 30 days of employment or eligibility or wait until next annual enrollment period.              | NOHS/<br>Employee |  |          |        |  |   |      |          |          |          |       |          |        |          |         |         |       |         |         |         |           |         |       |           |            |            |         |         |    |         |         |         |         |         |  |   |      |
| <b>Vision Plan</b><br>NOHS employees may opt for vision coverage at reasonable rates. Plan includes \$10 eye exam at participating providers; frames, lenses or contact lenses at little to no cost depending on your selection.   | Full-Time Benefit | Employee must enroll within 30 days of employment or eligibility or wait until next annual Benefit Fair.                   | Employee          |  |          |        |  |   |      |          |          |          |       |          |        |          |         |         |       |         |         |         |           |         |       |           |            |            |         |         |    |         |         |         |         |         |  |   |      |
| <b>Flexible Spending Accounts</b><br>Flexible Spending Accounts are pre-tax monies set aside through payroll deduction to be used for out-of-pocket medical and pharmacy expenses, deductibles and co-insurance payments.  | Full-Time Benefit | Employee must enroll within 30 days of employment or eligibility or wait until next annual enrollment period.              | Employee          |  |          |        |  |   |      |          |          |          |       |          |        |          |         |         |       |         |         |         |           |         |       |           |            |            |         |         |    |         |         |         |         |         |  |   |      |
| <b>Employer Paid Group Life Insurance</b><br>Life insurance coverage for Full-Time benefit employees immediately upon attaining Full-Time benefit status. Coverage is equal to one times employee's annual base salary. Enrollment in this plan is automatic. Limited to maximum coverage of \$500,000. Coverage over \$50,000 is considered imputed income per IRS guidelines.  | Full-Time Benefit | Employee eligible upon attaining Full-Time Benefit Status.   | NOHS              |  |          |        |  |   |      |          |          |          |       |          |        |          |         |         |       |         |         |         |           |         |       |           |            |            |         |         |    |         |         |         |         |         |  |   |      |
| <b>Basic Life Insurance</b><br>Coverage available at reasonable group rates. Coverage level is \$15,000 for employee; \$4,000 for spouse; and \$2,000 for children.  | Full-Time Benefit | Employee must enroll within 30 days of employment or eligibility or wait until next Benefit Fair.                          | Employee          |  |          |        |  |   |      |          |          |          |       |          |        |          |         |         |       |         |         |         |           |         |       |           |            |            |         |         |    |         |         |         |         |         |  |   |      |
| <b>Voluntary Term Life Insurance</b><br>Coverage available in \$10,000 increments. Maximum available is lesser of 5-times annual base salary or \$500,000. Guaranteed issue is \$150,000 for employee and \$50,000 for spouse. Coverage of \$10,000 is also available for children.  | Full-Time Benefit | Employee must enroll within 30 days of employment or eligibility or wait until next Benefit Fair with no guaranteed issue. | Employee          |  |          |        |  |   |      |          |          |          |       |          |        |          |         |         |       |         |         |         |           |         |       |           |            |            |         |         |    |         |         |         |         |         |  |   |      |
| <b>Long-Term Disability (LTD)</b><br>LTD is offered to Full-Time benefit employees who have completed one year of service. Coverage equals 60% of base pay to a monthly maximum of \$8,000. Elimination period is 180 days. Enrollment in this plan is automatic.  | Full-Time Benefit | After 1 year of employment if actively at work. See handbook on NOHNet for details.  | NOHS              |  |          |        |  |   |      |          |          |          |       |          |        |          |         |         |       |         |         |         |           |         |       |           |            |            |         |         |    |         |         |         |         |         |  |   |      |
| <b>Retirement Plan(s)</b><br><b>401A Plan</b> - NOHS contributes to this plan for eligible employees. Employee must contact the retirement representative to enroll in the plan before NOHS contributions can begin. Subject to IRS compensation limitations.<br><br>Contribution is a percentage of base salary as follows:<br><br>After completion of 1 Year of Service - 2% of Base Annual Salary<br>After completion of 4 Years of Service - 3% of Base Annual Salary<br>After completion of 8 Years of Service - 4% of Base Annual Salary<br>After completion of 12 Years of Service - 5% of Base Annual Salary<br>After completion of 16 Years of Service - 6% of Base Annual Salary<br>Employees are 100% vested in the plan after 5 years of service.  | Full-Time Benefit | After 1 year of employment.  | NOHS              |  |          |        |  |   |      |          |          |          |       |          |        |          |         |         |       |         |         |         |           |         |       |           |            |            |         |         |    |         |         |         |         |         |  |   |      |
| <b>Paid Time Off – PTO (Annual Accrual)</b><br><i>Paid Time Off (PTO) is used for scheduled personal leaves due to vacations, holidays, personal business or short-term illness.</i><br><table><tr><th>Hours Scheduled</th><th>0-5</th><th>After 5</th><th colspan="3">Years of Service</th></tr><tr><td></td><td></td><td></td><th>After 10</th><th>After 15</th><th>After 20</th></tr><tr><td>20-31</td><td>4.5 days</td><td>7 days</td><td>9.5 days</td><td>11 days</td><td>12 days</td></tr><tr><td>32-35</td><td>17 days</td><td>21 days</td><td>25 days</td><td>27.5 days</td><td>28 days</td></tr><tr><td>36-39</td><td>18.5 days</td><td>23.25 days</td><td>29.25 days</td><td>31 days</td><td>33 days</td></tr><tr><td>40</td><td>20 days</td><td>25 days</td><td>30 days</td><td>33 days</td><td>35 days</td></tr></table> | Hours Scheduled   | 0-5  | After 5           | Years of Service   |          |        |  |   |      | After 10 | After 15 | After 20 | 20-31 | 4.5 days | 7 days | 9.5 days | 11 days | 12 days | 32-35 | 17 days | 21 days | 25 days | 27.5 days | 28 days | 36-39 | 18.5 days | 23.25 days | 29.25 days | 31 days | 33 days | 40 | 20 days | 25 days | 30 days | 33 days | 35 days | Full-Time Benefit<br>Part-Time Benefit | The pay period following the completion of 90 days of employment. | NOHS |
| Hours Scheduled  | 0-5               | After 5  | Years of Service  |  |          |        |  |   |      |          |          |          |       |          |        |          |         |         |       |         |         |         |           |         |       |           |            |            |         |         |    |         |         |         |         |         |  |   |      |
|  |                   |  | After 10          | After 15   | After 20 |        |  |   |      |          |          |          |       |          |        |          |         |         |       |         |         |         |           |         |       |           |            |            |         |         |    |         |         |         |         |         |  |   |      |
| 20-31  | 4.5 days          | 7 days   | 9.5 days          | 11 days  | 12 days  |        |  |   |      |          |          |          |       |          |        |          |         |         |       |         |         |         |           |         |       |           |            |            |         |         |    |         |         |         |         |         |  |   |      |
| 32-35  | 17 days           | 21 days  | 25 days           | 27.5 days  | 28 days  |        |  |   |      |          |          |          |       |          |        |          |         |         |       |         |         |         |           |         |       |           |            |            |         |         |    |         |         |         |         |         |  |   |      |
| 36-39  | 18.5 days         | 23.25 days   | 29.25 days        | 31 days  | 33 days  |        |  |   |      |          |          |          |       |          |        |          |         |         |       |         |         |         |           |         |       |           |            |            |         |         |    |         |         |         |         |         |  |   |      |
| 40   | 20 days           | 25 days  | 30 days           | 33 days  | 35 days  |        |  |   |      |          |          |          |       |          |        |          |         |         |       |         |         |         |           |         |       |           |            |            |         |         |    |         |         |         |         |         |  |   |      |
| <b>Extended Illness Time – EIT (Annual Accrual)</b><br><b>Hours Scheduled Per Week</b><br><table><tr><td>20-31</td><td>4 days</td></tr><tr><td>32-35</td><td>6.4 days</td></tr><tr><td>36-40</td><td>8 days</td></tr></table>  | 20-31             | 4 days   | 32-35             | 6.4 days   | 36-40    | 8 days | Full-Time Benefit<br>Part-Time Benefit | The pay period following the completion of 90 days of employment. | NOHS |          |          |          |       |          |        |          |         |         |       |         |         |         |           |         |       |           |            |            |         |         |    |         |         |         |         |         |  |   |      |
|  | 20-31             | 4 days   |                   |  |          |        |  |   |      |          |          |          |       |          |        |          |         |         |       |         |         |         |           |         |       |           |            |            |         |         |    |         |         |         |         |         |  |   |      |
|  | 32-35             | 6.4 days   |                   |  |          |        |  |   |      |          |          |          |       |          |        |          |         |         |       |         |         |         |           |         |       |           |            |            |         |         |    |         |         |         |         |         |  |   |      |
|  | 36-40             | 8 days   |                   |  |          |        |  |   |      |          |          |          |       |          |        |          |         |         |       |         |         |         |           |         |       |           |            |            |         |         |    |         |         |         |         |         |  |   |      |
|  |                   |  |                   |  |          |        |  |   |      |          |          |          |       |          |        |          |         |         |       |         |         |         |           |         |       |           |            |            |         |         |    |         |         |         |         |         |  |   |      |
|  |                   |  |                   |  |          |        |  |   |      |          |          |          |       |          |        |          |         |         |       |         |         |         |           |         |       |           |            |            |         |         |    |         |         |         |         |         |  |   |      |
|  |                   |  |                   |  |          |        |  |   |      |          |          |          |       |          |        |          |         |         |       |         |         |         |           |         |       |           |            |            |         |         |    |         |         |         |         |         |  |   |      |
|  |                   |  |                   |  |          |        |  |   |      |          |          |          |       |          |        |          |         |         |       |         |         |         |           |         |       |           |            |            |         |         |    |         |         |         |         |         |  |   |      |
|  |                   |  |                   | <b>Note:</b> Maximum ceiling for EIT accrued is 480 hours. |          |        |  |   |      |          |          |          |       |          |        |          |         |         |       |         |         |         |           |         |       |           |            |            |         |         |    |         |         |         |         |         |  |   |      |

# Employee Benefits Guide Template

**Mark Steyvers**

A red circular graphic with a gradient, appearing as a partial circle or a thick arc, located to the right of the author's name.

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