

NORTH OAKS HEALTH SYSTEM EMPLOYEE BENEFITS SUMMARY

BENEFIT	Who is Eligible	When Eligible	Who Pays																																										
Medical & Dental Insurance 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/ Employee																																										
Vision Plan 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																																										
Flexible Spending Accounts 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																																										
Employer Paid Group Life Insurance 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																																										
Basic Life Insurance 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																																										
Voluntary Term Life Insurance 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																																										
Long-Term Disability (LTD) 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																																										
Retirement Plan(s) 401A Plan - 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. Contribution is a percentage of base salary as follows: After completion of 1 Year of Service - 2% of Base Annual Salary After completion of 4 Years of Service - 3% of Base Annual Salary After completion of 8 Years of Service - 4% of Base Annual Salary After completion of 12 Years of Service - 5% of Base Annual Salary After completion of 16 Years of Service - 6% of Base Annual Salary Employees are 100% vested in the plan after 5 years of service.	Full-Time Benefit	After 1 year of employment.	NOHS																																										
Paid Time Off – PTO (Annual Accrual) <i>Paid Time Off (PTO) is used for scheduled personal leaves due to vacations, holidays, personal business or short-term illness.</i> <table><tr><th>Years Scheduled</th><th>0-5</th><th>After 5</th><th colspan="4">Years of Service</th></tr><tr><th>per week</th><th></th><th></th><th>After 10</th><th>After 15</th><th>After 20</th><th></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><td></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><td></td></tr><tr><td>36-39</td><td>18.5 days</td><td>23.25 days</td><td>26.25 days</td><td>31 days</td><td>33 days</td><td></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><td></td></tr></table>	Years Scheduled	0-5	After 5	Years of Service				per week			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	26.25 days	31 days	33 days		40	20 days	25 days	30 days	33 days	35 days		Full-Time Benefit Part-Time Benefit	The pay period following the completion of 90 days of employment.	NOHS
Years Scheduled	0-5	After 5	Years of Service																																										
per week			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	26.25 days	31 days	33 days																																								
40	20 days	25 days	30 days	33 days	35 days																																								
	Note: Maximum ceiling for PTO accrued is 2 times the employee's accrual. Example: If employee accrues 180 hours a year, the maximum amount of PTO the employee can accrue is 320 hours.																																												
Extended Illness Time – EIT (Annual Accrual) Hours Scheduled Per Week <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 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																																												
	Note: Maximum ceiling for EIT accrued is 480 hours.																																												

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