

Flexible Spending Accounts

(32 hrs/pp)

Flexible spending accounts offer pre-tax deductions for childcare, elder care or medical expenses not reimbursed by insurance. Maximum annual contribution to the healthcare spending account is \$5,000; maximum for dependent care is \$5,000. On-line access is available to your personal FSA account. An FSA debit card is optional.

Retirement

Personal Pension Plan

Co-workers are automatically enrolled in the Personal Pension Account after one year of employment during which you have worked at least 1,000 hours. Vesting requires **three** years of service with at least 1,000 hours worked each year. The hospital makes annual contributions based on the co-worker’s earnings and years of service.

<i>Years of Benefit Service</i>	<i>% of Pay Credit Each Year</i>
Less than 3 yrs.	2%
3-4 yrs	2.5%
5-9 yrs	3%
10-14 yrs	4%
15-19 yrs	5%
20-24 yrs	6%
25-29 yrs	8%
30+ yrs.	10%

Matched Savings Plan through MetLife 401(k)

The Matched Savings Plan is co-worker *and* employer funded. The co-worker’s contribution is 100 percent vested. Vesting for the employer match requires **three** years of employment with at least 1,000 hours worked each year. The hospital matches 50 cents per dollar on the first 1 percent of annual salary and 25 cents per dollar on the next 3 percent of annual salary if the co-worker contributes at least 4 percent (or a maximum of 1.25 percent of annual salary).

Employee Assistance Program (EAP)

All co-workers are eligible for the Employee Assistance Program. Initial assessment is free. Inpatient and outpatient services are available for co-workers and their dependents. Pre-certification required.

Tuition Reimbursement

(72 hrs/pp)

Full-time co-workers who have worked for one year will be reimbursed for tuition only, up to a maximum per fiscal year of \$1,200 for undergraduate or \$1,400 for graduate studies at an accredited institution.

Voluntary Benefits

(32 hrs/pp)

MetLife Home, Auto or Pet Insurance – Competitive group rates offer substantial savings. Additional savings available. Consultants are available daily, weekday evenings and Saturdays.

Additional Benefits

- Credit union
- Cafeteria and gift shop discounts
- Recognition programs
- On-site fitness center
- Free parking and shuttle service
- Discounted tickets to Frontier City, White Water Bay, Six Flags, Silver Dollar City, AMC Theaters

Timeline of Availability

First day of employment

- Health, dental, vision insurance (effective upon completion of enrollment forms)
- Life insurance
- LTD
- Paid Time Off (PTO) accrual begins
- Extended Medical Benefits (EMB) accrual begins
- Cafeteria discount
- Daycare discount
- Credit union membership
- Employee assistance program
- Fitness Center discount
- Funeral leave
- Jury duty leave
- Free parking
- Pharmacy discount
- Matched savings plan
- Workers compensation coverage

30 days

- Eligibility for short-term disability

90 days

- PTO and ESB is available for use

1 year

- Annual health screening
- Performance review
- Retirement plan participation (after 1,000 hours worked)
- Tuition reimbursement
- PTO factor increases

3 years

- Vesting in the Personal Pension Account
- Vesting for employer matching funds in the 401(k)

4 years

- PTO factor increases

5 years

- Service Award

14 years

- PTO factor increases

Additional information is available in Human Resources.

2010

Co-worker Benefits



Benefits are an integral part of Mercy Health Center’s total compensation program. During orientation, benefits are fully explained and co-workers have the opportunity to enroll in their choice of plans. Both full-time and part-time co-workers are eligible for a variety of benefits.

Paid Time Off (PTO)

(32 hrs/pp)
PTO for new co-workers begins accruing immediately and is available for use after 90 days of employment. PTO accrues on the following schedule (based on 80 hours per pay period):

- Less than 1 year of service 23 days
- 1 to 4 years of service 24 days
- 4 to 14 years of service 29 days
- More than 14 years of service 34 days

Co-workers can accumulate up to a max of two times their annual amount. In addition, co-workers can elect to sell back extra days for pay at a specified time.

Extended Sick Benefit (ESB)

(32 hrs/pp)
ESB accrues at the rate of 48 hours per year (based on 80 hours per pay period), to a max of 528 hours. Accruals begin upon employment and are available for use after completion of your first 90 days. ESB is for a co-worker’s own illness and is available after six consecutive days or 48 hours of PTO use.

Health Insurance

Co-workers will have both Comprehensive Network and the Mercy Advantage Network available at the time of medical service. Their choice of provider will determine the deductible and the level of maximum out-of-pocket expense. **Mercy Advantage** deductible is \$200 for Co-worker; \$400 for Co-worker +1; and \$600 for Co-worker +2 or more. **Comprehensive deductible** is \$500 for Co-worker; \$1,000 for Co-worker +1; and \$1,500 for Co-worker +2 or more.

Premiums for full-time co-workers
(72 hrs/pp)

	<i>With HRA Discounted Contribution</i>	<i>Without HRA Full Contribution</i>
Co-worker only	\$34	\$40.80
Co-worker + child(ren)	\$91	\$109.20
Co-worker + spouse	\$113	\$135.60
Co-worker + family	\$147.50	\$177

Premiums for part-time co-workers
(32 hrs/pp)

Co-worker only	\$76.46	\$91.75
Co-worker + child(ren)	\$153.86	\$184.63
Co-worker + spouse	\$194.31	\$233.17
Co-worker + family	\$258.40	\$310.08

Comprehensive (First Health)
First Health benefits include services received by a First Health physician or facility. Wellness services that emphasize prevention and healthy life-styles are offered at a low \$30 co-pay and include Well Woman and Well Baby checks. Medical services emphasize treatment, and most services have a deductible and co-insurance applied.

Mercy Advantage
Mercy Advantage includes providers who have staff privileges at Mercy Health Center and accept First Health Network. Mercy Advantage benefit also includes services received at Mercy Health Network, Oklahoma Heart Hospital, Oklahoma Cardiovascular Associates physicians at OHH, Breast MRI of Oklahoma, Mercy Women’s Center, and Emergency and Hospitalist physicians at these facilities. Wellness services that emphasize prevention and healthy life-styles are offered at a low \$15 co-pay and include Well Woman, Well Man and Well Baby checks. Medical services emphasize treatment and most services have a deductible and co-insurance applied.

Prescriptions
Mercy offers discounted rate to co-workers for prescriptions, including 90-day supplies. In addition to co-payments listed below, brand name drugs which have a generic equivalent have the co-pay PLUS the difference between the cost of the generic and the name brand drug.

Prescription cost at member retail pharmacy*

	Mercy retail		Caremark	
	<i>30 days</i>	<i>90 days</i>	<i>30 days</i>	<i>90 days</i>
Generic	\$4	\$10	\$10	N/A
Formulary (brand name)	\$35	\$87.50	\$40	N/A
Non-Preferred (brand name)	\$55	\$137.50	\$65	N/A

*Lower of cost or co-payment

Dental Insurance
Mercy offers the choice of two dental plans: Basic Dental and Premium Dental.

	<i>Premium</i>	<i>Basic</i>
Deductible	\$50/\$150	\$50/\$150
Preventive	100%	100%
Basics services (fillings, extractions, root canals, periodontal care, oral surgery)	100%	80%
Major/restorative services (crowns, bridges, dentures)	50%	50%
Othodontia	50%	Not covered
Annual maximum	\$2,000	\$1,000
Ortho maximum	\$2,000	N/A

Premiums for full-time co-workers
(72 hrs/pp)

Co-worker only	\$4.61	\$6.98
Co-worker + child(ren)	\$9.67	\$14.65
Co-worker + spouse	\$8.75	\$13.25
Co-worker + family	\$13.82	\$20.93

Premiums for part-time co-workers
(32 hrs/pp)

Co-worker only	\$6.91	\$10.46
Co-worker + child(ren)	\$14.51	\$21.97
Co-worker + spouse	\$13.13	\$19.88
Co-worker + family	\$20.722	\$31.39

Vision Insurance
The plan’s routine vision care includes coverage for one eye exam per year, frames every 24 months and lenses and/or contacts every 12 months. The plan pays up to a \$350 per year maximum without a deductible.

Co-worker Premiums

	<i>Full-time</i>	<i>Part-Time</i>
Co-worker only	\$2.92	\$3.50
Co-worker + child(ren)	\$6.13	\$7.34
Co-worker + spouse	\$5.55	\$6.66
Co-worker + family	\$8.74	\$10.49

Life Insurance
The hospital pays for coverage equal to 2x the co-worker’s base salary for full-time and 1x base salary for part-time. Options are available for 1, 2, 3, or 4x the co-worker’s base salary. Co-workers can elect coverage for spouse in increments of \$10,000 to a max of \$100,000, with a guarantee issue of \$50,000. Coverage for dependent children can be elected in the amount of \$10,000.

Accidental Death & Dismemberment (AD&D)
The hospital pays for coverage equal to 2x the co-worker’s base salary for full-time and 1x base salary for part-time. Co-workers can elect additional coverage in increments of \$50,000 to a max of \$750,000.

Long-Term Disability
Full-time
The plan pays either 60 percent or 66⅔ percent of a co-worker’s monthly income after a 90-day disability waiting period. You may elect to purchase either the 60 percent or 66⅔ percent plan immediately upon employment. The hospital provides the 60 percent plan free after one year of service.

Part-time
Co-workers may purchase 60 percent coverage.

Short-Term Disability
(32 hrs/pp)
A voluntary short-term disability plan is available to Mercy co-workers after 30 days of employment. The plan pays 50 percent of base weekly earnings up to a maximum of \$1,200 per week. Benefits begin on the 15th day out of work for a maximum of 11 weeks.