

# Team Member Benefits Summary

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**Dental Insurance:** Dental Insurance is available to full and part-time team members authorized to work 20 or more hours per week. The hospital contributes a portion of the premium.

**Discounts:** Cafeteria, Central Supply and Pharmacy discounts enable team members to make purchases through the hospital at reduced rates.

**Educational Assistance:** Full and part-time team members (authorized to work 16 hours or more per week) may apply for educational assistance. Depending on the type of degree pursued, full time team members may receive a maximum of \$2,500 per calendar year; part-time team members receive a prorated amount.

**Extended Illness Bank (EIB):** Full and part-time team members (authorized at least 16 hours per week) are eligible for EIB benefits upon completion of 90 days in an eligible status. Full time (40 hours) team members accumulate 72 hours of EIB time each year. Part-time team members accumulate EIB time on a prorated basis based on their authorized hours.

**Health Insurance:** Full and part-time team members (authorized to work 20 hours or more per week) are eligible to enroll in medical insurance. The hospital contributes a major portion of the monthly premium.

**Life Insurance:** Full and part-time team members (authorized 30 hours or more per week) are eligible for \$15,000 Term Life, Accidental Death and Dismemberment insurance. The hospital pays for 100% of this coverage. Team Members are eligible to increase this coverage to one, two or three times their annual earnings for an additional premium.

**Optional Insurance Plans:** Payroll deduction is available for optional insurances that are offered to team members, including short-term disability, cancer insurance and whole life insurance.

**Paid Time Off (PTO):** Full and part-time team members (authorized at least 16 hours per week) are eligible for PTO benefits following the completion of 90 days of employment in an eligible status. In addition, the hospital recognizes the following days as legal holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and Christmas Day; it also provides a birthday holiday for eligible team members. The benefit time for these holidays is accrued in PTO. Full time (40 hours) non-exempt team members accumulate PTO time on a pay period basis with annual accruals as follows:

Years of Continuous Service	Annual PTO Benefit
0 to 3 years	160 hours
4 to 8 years	200 hours
9 or more years	240 hours

**Retirement Plan:** Clark Memorial Hospital provides a comprehensive retirement plan that is fully funded by the organization.

**Tax Deferred Annuity:** All team members are eligible to participate in the tax deferred annuity 403(b) savings plan. Under this plan, team members may save money on a pre-tax basis by investing in a tax-deferred annuity. A variety of investment alternatives with varying amounts of risk and return are available.

## **Tax Savings Plan (Section 125)**

**Premium Plan:** The Section 125 premium plan allows team members to have their premium contributions for health, dental, and certain other insurances deducted on a pre-tax basis.

**Reimbursement Accounts:** Full and part-time team members (authorized to work 16 or more hours per week) may elect to pay for childcare and/or qualified medical and dental expenses (which are not covered by insurance) with pre-tax dollars.

**Team Member Assistance Program:** This confidential program provides professional help to team members and their immediate family members who have personal problems that adversely affect well-being and/or job performance. Five free visits or consultations per incident are available each year. Full and part-time team members are eligible.

**Wellness Initiatives:** An on-site wellness gym is available Monday through Thursday 6am to 8pm, Friday 6am to 6pm, offering individual consultation with a certified trainer. In addition, CMH has partnered with the local YMCA to provide discounted memberships to full and part-time team members (authorized 16 hours or more per week).