



# Benefits in Brief 2010

Licking Memorial Health Systems  
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Measurably Different ... for Your Health!

Licking Memorial Health Systems (LMHS) provides a wide range of employee benefits. This summary is intended to highlight these benefits and is not a statement of policy or contract. In the event of any inconsistency between the information provided here and the actual provisions of any contract or policy, the provisions of the contract or policy shall govern. For more information, contact the LMHS Employee Benefits Office at (740) 348-1509.

## BENEFIT

## ELIGIBILITY

### **Paid Time Off**

Paid time off (PTO) accrues each pay period for regular employees, to provide for vacation, holidays, sick time lasting fewer than four consecutive scheduled work days and personal days. LMHS pays the full cost of this benefit. See the PTO policy for details.

All regular employees begin earning PTO hours immediately upon employment. Employees are eligible to use accumulated PTO after successful completion of the introduction period.

### **Health Plan**

A comprehensive group medical insurance program is provided through the LMHS Health Plan for regular employees and their eligible dependents. Access to both the LM Select and the HealthReach Advantage networks is available; prescription and vision coverage is included. Employees share in the cost of the premium. See the Health Plan overview for details.

All regular employees may elect coverage for themselves and their eligible dependents. Enrollment must occur within 30 days of employment or within 30 days of completion of the introduction period. Coverage becomes effective on the first day of the month following enrollment.

**Please note:** Spouses of employees hired after January 1, 2009, who have medical coverage available through their employer must carry that plan for their primary medical coverage. Spouses may then be covered as secondary through the LMHS Health Plan.

### **Vision Plan**

Additional vision coverage may be purchased by employees who are enrolled in the Health Plan. This option provides increased savings, well vision exams and plenty of eyewear choices. See the Vision Service Plan brochure for details.

All employees enrolled in the LMHS Health Plan.

### **Dental Plan**

A comprehensive dental plan is provided for full-time employees and their eligible dependents. Access is available to both network and non-network providers; copays and deductibles apply. LMHS pays the full cost of the premium. See the dental plan summary for details.

All regular full-time employees may elect coverage for themselves and their eligible dependents. Enrollment must occur within 30 days of employment. Coverage becomes effective on the first day of the month following enrollment.

### **Life Insurance**

A group life insurance benefit is provided for regular employees. Coverage for dependent children is included. LMHS pays the full cost of this benefit. See the life insurance packet for details.

All regular full-time employees are eligible. Part-time employees must work at least 1,000 hours per calendar year to be eligible. Coverage becomes effective on the first day of the month following employment.

### **Optional Supplemental Life Insurance**

Supplemental life insurance may be purchased for regular employees and their spouses. The employee pays the cost of this additional coverage. See the optional life insurance packet for details.

All employees who are eligible for the basic life insurance may purchase this supplemental coverage.

## BENEFIT

## ELIGIBILITY

### **Business Travel Accident Insurance**

In addition to basic life insurance, business travel and accident insurance is provided for regular employees. LMHS pays the full cost of this benefit.

All employees who are eligible for basic life insurance are also eligible for this benefit. Coverage is effective immediately upon employment.

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### **Short-term Disability Leave**

Short-term disability leave accrues each pay period for regular employees to provide paid time off for an illness or injury lasting four or more consecutive scheduled work days. Employees may accrue up to six months of full pay for this purpose. LMHS pays the full cost of this benefit. See the Leave of Absence policy for details on disability pay leave criteria and the process for requesting disability leave.

All regular employees begin accruing short-term disability leave hours immediately upon employment. Employees are eligible to use accumulated short-term disability leave after six months of employment.

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### **Long-term Disability Insurance**

Long-term disability insurance is provided for regular employees. Benefits begin following 180 days of debilitating personal illness or injury and provide 50 percent of monthly base salary. LMHS pays the full cost of this benefit. See the long-term disability insurance packet for details.

All regular full-time employees and part-time employees who work at least 1,000 hours per calendar year are eligible. Coverage becomes effective on the first day of the month following employment.

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### **Optional Supplemental Long-term Disability Insurance**

Supplemental long-term disability insurance may be purchased for regular employees. Supplemental benefits begin following 90 days of debilitating personal illness or injury and provide 60 percent of monthly base salary. The employee pays the cost of this additional coverage. See the long-term disability insurance packet for details.

All employees who are eligible for the basic long-term disability insurance plan may purchase this supplemental coverage.

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### **Pension Plan**

The LMHS Pension Plan provides for retirement income to supplement Social Security and any other retirement benefits you may have earned. Normal retirement occurs at age 65, although the plan does allow for early retirement with a reduced benefit. LMHS pays the full cost of this benefit. See the Pension Plan summary for details.

All regular employees who are at least 21 years of age may participate in the Pension Plan. Employees become vested in the plan after five years of service with a minimum of 1,000 paid hours per payroll calendar year.

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### **Tax Deferred 403(b) Annuity Plan**

A supplemental retirement savings plan is provided through the Hartford. Contributions are paid by the employee through pre-tax payroll deduction. See the 403(b) plan overview for details.

All employees may participate immediately upon employment. Enrollment may occur at any time.

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### **Bereavement Leave**

Regular employees are eligible for up to three scheduled working days (or a total of 24 hours), paid at the employee's regular base rate, for the death of an immediate family member. LMHS pays the full cost of this benefit. See the Leave of Absence policy for details.

All regular full-time employees are eligible immediately upon employment.

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### **Jury Duty Leave**

With a notice from the court presented in advance, regular employees are eligible for jury duty leave at their regular base rate. See the Leave of Absence policy for details.

All regular employees are eligible immediately upon employment.

## BENEFIT

## ELIGIBILITY

### **Military Leave**

A leave of absence will be provided for the length of enlistment or the length of time the employee has been called to active duty. Upon return from military service, the employee will be reinstated as required by law. For employees called to active duty lasting more than two weeks, LMHS will provide full pay for a period of up to six months at the employee's regular base rate. LMHS pays the full cost of this benefit. See the Leave of Absence policy for details.

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All regular employees are eligible immediately upon employment.

### **Shift Differential**

A shift differential is provided for employees working between the hours of 5:00 p.m. and 7:00 a.m. LMHS pays the full cost of this benefit. See the Payroll policy for details.

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All hourly employees are eligible immediately upon employment.

### **Weekend Differential**

A weekend differential is provided for employees working between the hours of 7:00 a.m. on Saturday and Monday at 7:00 a.m. LMHS pays the full cost of this benefit. See the Payroll policy for details.

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All hourly employees are eligible immediately upon employment.

### **Payroll Direct Deposit**

Your pay will be directly deposited to the bank or financial institution of your choice, so that your money is available to you at the start of business on payday. Deposits can be made to any NCHA-affiliated financial institution. LMHS pays the full cost of this benefit.

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All employees participate in payroll direct deposit immediately upon employment.

### **Christmas Club**

A short-term savings plan is offered through Park National Bank. Funds are directly deposited into your checking or savings account in October for the total amount deposited plus interest. Contributions are paid by the employee through payroll deduction.

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All employees are eligible immediately upon employment.

### **Flexible Savings Plan**

The flexible savings plan allows employees to set aside pre-tax dollars to pay for health care expenses not covered by insurance and dependent care expenses. An easy-to-use debit card is provided as an automatic way to pay for qualified expenses. Contributions are paid by the employee through pre-tax payroll deduction.

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All employees are eligible immediately upon employment. Employees must re-enroll annually in November.

### **Wellness Center**

All employees of LMHS are welcome to work out for free at the LMHS Wellness Center which is located at Tamarack IV. It is open to employees Monday through Friday, 6:00 to 8:00 a.m., 12:00 Noon to 1:00 p.m., and 3:00 to 8:00 p.m.

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All regular employees are eligible immediately upon employment.

### **Health Club Memberships**

LMHS also offers reduced rates at several of the local health and fitness clubs. See HR for a current list of the participating clubs.

All employees are eligible immediately upon employment. Employees can sign up at any time.

## BENEFIT

## ELIGIBILITY

### Cellular Phone Discounts

LMHS employees may take advantage of several discount programs which are available through AT&T, Sprint PCS, Nextel and Verizon. These discounts are open for existing users and for new activations. Please contact the Communications Department for additional information.

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All employees are eligible immediately upon employment.

### U.S. Savings Bonds

Series EE U.S. Savings Bonds are available in \$10 increments. Bonds reach a face value of \$100 in approximately 17 years. Contributions are paid by the employee through payroll deduction.

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All regular employees are eligible immediately upon employment.

### Tuition Assistance

A tuition assistance plan is provided for regular employees to further their education or gain certification that will enhance their effectiveness within the organization. Courses must be taken at an accredited or Hospital-approved institution and must lead to a degree, diploma or professional certification. LMHS pays the full cost of this benefit. See the Tuition Assistance policy for details.

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All regular employees who are in good standing are eligible to apply for assistance after completing one full year of service. A minimum average of 32 hours per pay period is required to receive tuition assistance.

### Adoption Assistance

An adoption benefit is provided for qualified expenses up to \$2,000 for the adoption of a child under 16 years of age. LMHS pays the full cost of this benefit. See the Adoption Assistance policy for details.

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All regular full-time employees are eligible following six months of employment with a maximum of two adoptions per eligible employee.

### Employee Assistance Program (EAP)

EAP offers initial consultation and referral for employees and their immediate family members who are experiencing problems such as drug or alcohol abuse, financial or marital problems, depression or conflict in the workplace. LMHS pays the full cost of this benefit. See the Human Resources section of the Employee Portal for details.

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All employees and their immediate family members are eligible immediately upon employment.

### Uniforms

A uniform allowance is provided to all employees who are required to be in uniform. LMHS pays the full cost of this benefit.

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All employees who are required to be in uniform are eligible immediately upon employment.

### Meal Discount

The LMH Café provides employees with a meal discount on food and beverages purchased. In addition, coffee and tea are provided free to employees.

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All employees are eligible for this discount immediately upon employment.

### Parking

Free parking within close proximity to your place of work is provided for employees. Employee parking areas are clearly designated.

All employees are eligible immediately upon employment.

In addition to the benefits outlined, LMHS provides employees with a number of recognition and holiday dinners, service awards, special activities, gifts and events throughout the year.