

## Carson City Hospital Physician Employee Benefits

Benefits	CCH Pays	Employee Pays	Brief Description
Health Insurance	Approximately 66-77%	Approximately 23-34% of premium	<u>Blue Cross/Blue Shield</u> PPO Available for employee, 2 person and family coverage. Options include 80/20 and HSA Plan. Effective first of the month following 30 days.
High Deductible Plan with an Health Savings Account	No Cost	Full Cost	<u>Blue Cross/Blue Shield</u> high deductible medical insurance plan. Single deductible \$1250.00 Family deductible \$ 2500.00 Effective first of the month following 30 days.
Flexible Spending Accounts	Administrative Fees	Voluntary Contributions	Opportunity for tax savings for Health Care and/or Dependent Care expenses. Voluntary participation may begin within 30 days from date of hire.
Dental Insurance	Full Cost	No Cost	<u>Delta Dental</u> Available for employee, 2 person and family coverage. Effective first of the month following 30 days.
Vision Insurance	No Cost	Full Cost	<u>VSP</u> Available for employee, 2 person and family coverage. Effective first of the month following date of hire.
Life Insurance	Full Cost	No Cost	<u>Lincoln Financial Group</u> CCH pays 1 x salary to a max of \$50,000. Effective the first of the month after 90 days.
Voluntary Life Insurance	No Cost	Full Cost	<u>Lincoln Financial Group</u> . Available up to \$150,000 for employee, \$75,000 for spouse and \$10,000 for children. Effective first of the month after 90 days.
Long Term Disability	Full Cost	No Cost	<u>Lincoln Financial Group</u> Effective first of the month after 90 days.
Long Term Care	Full Cost	Only if purchasing additional coverage	<u>New York Life</u> Base plan paid by CCH. Opportunity to purchase additional coverage on self and spouse.
Vacation Days	Full Cost	No Cost	Refer to contract
Sick Days	Full Cost	No Cost	Refer to SPP 100-45
Holidays	Full Cost	No Cost	Six (6) paid holidays per year.
Bereavement	Full Cost	No Cost	Eligibility begins upon employment. Up to three (3) days for immediate family members.
Retirement Plan 401K	Full Cost	Voluntary Contributions / Safe Harbor Contribution	401K Eligibility begins upon employment. Opportunity to save before tax dollars for retirement. Safe Harbor Contribution after 1 year and 1000 hours. For vesting schedule see plan document.
Prescription Discount	Partial Cost	\$20.00 plus 25% per prescription	Effective first of the month following 30 days. Prescriptions at Carson Apothecary Shoppe
Service Awards	Full Cost	No Cost	After three years of employment. Annual banquet and recognition awards.
Leave of Absence			Family and Medical Leave - not to exceed 12 weeks after 12 months of service. Medical – After 90 days of service Personal – After 90 days of service Educational, Jury Duty and Military Duty

This a summary of benefits and is not intended to fully describe the details of each plan. Carson City Hospital reserves the right to change, modify or terminate any insurance plans at any time. 1/1/09

