

Total Rewards Overview

BENEFIT	WHO PAYS	WHEN YOU ARE ELIGIBLE	WHAT YOU RECEIVE
RETIREMENT			
Qualified Pension Plan	RH	100% vested after 3 years	<ul style="list-style-type: none"> A Cash Balance Pension Account Contribution based on salary up to IRS prescribed maximum allowed RH contributes 3% of your qualified earnings for years 1-7 of qualified service, a 4% contribution for 8 – 19 years, and a 5% contribution for 20 or more years of qualified service.
403(b) Tax Sheltered Annuity	Caregiver	Immediately	Allows you the ability to direct pre-tax salary deferrals to investment options of your choice offered through the Regional Health 403b Plan. Subject to IRS limits.
ADDITIONAL BENEFITS			
Dependent Care and/or Medical Flexible Spending Account *	Caregiver	Effective 1 st day of month following 30 days of employment.	Allows payroll deduction from pre-tax dollars to reimburse for dependent care expenses (Dependent Care FSA) or medical & dental expenses (Medical FSA).
Health Savings Account *	Caregiver & RH (if meeting eligibility)	Effective 1 st day of month following 30 days of employment.	Allows payroll deduction from pre-tax dollars to reimburse for un-reimbursed medical & dental expenses. Must be covered under the High Deductible Health Plan.
Employee Assistance Program	RH	Immediately	Assists employee and family members with personal or job-related issues posing a threat to health, well-being, and employment. Free, confidential assistance.
Paid Tim Off (PTO) Accrual Bank	RH	Immediately	Max annual accrual (based on 80 hours per pay period) of 176 hours - hourly accrual of .0846 hours for 1-4 years of service.
Extended Illness Bank (EIB)	RH	Immediately	Maximum of 122.5 days (980 hours) accrued at rate of six (6) days per year providing full salary in event of long-term illness/disability.

*Enrollment in benefits must be completed within 30 days of hire date.

403(b) deferrals can be started at any time after employment starts and eligibility is not subject to enrolling within 30 days of hire date.

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HEALTH PLANS			
Medical*	RH & Caregiver	Effective 1 st day of month following 30 days of employment.	Two Plan Options – PPO and High-Deductible Health Plan w/Health Savings Account.
Dental *	RH & Caregiver	Effective 1 st day of month following 30 days of employment.	Two Plan Options- Standard and Premier.
Vision Plan*	Caregiver	Effective 1 st day of month following 30 days of employment.	Two Plan Options- Standard and Premier.
INCOME PROTECTION			
Basic Life Insurance/ * AD&D	RH	Effective 1 st day of month following 30 days of employment.	1 times basic annual earnings up to \$50,000.
Supplemental Life Insurance *	Caregiver	Effective 1 st day of month following 30 days of employment.	Additional coverage may be purchased in \$10,000 increments. Spouse and dependent coverage also available. Proof of insurability may be required.
Supplemental AD&D Insurance*	Caregiver	Effective 1 st day of month following 30 days of employment.	\$10,000 to \$300,000 coverage for Accidental Death and Dismemberment.
Critical Illness*	Caregiver	Effective 1 st day of month following 30 days of employment.	Lump sum benefit paid following the diagnosis of one of several specified diseases or conditions.
Accident Insurance	Caregiver	Effective 1 st day of month following 30 days of employment	Helps to cover the unexpected costs related to accident expenses.
Short Term Disability*	Caregiver	Effective 1 st day of month following 30 days of employment.	Replaces 60% of weekly pre-disability earnings from \$100-\$1200. 14-day elimination period; maximum duration of 13 weeks.
Long Term Disability	Caregiver	Effective 1 st day of month following 30 days of employment.	Picks up where Short Term Disability ends. Pays equal to 60% of monthly earnings up to \$5,000 per month.

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