




TOTAL REWARDS OVERVIEW

Supporting You So You Can Support Others

	BENEFIT	WHO PAYS	WHAT YOU RECEIVE	WHEN YOU ARE ELIGIBLE
HEALTH PLANS	 Medical*	MH & Caregiver	Two Plan Options - PPO and High-Deductible Health Plan w/Health Savings Account.	Effective 1st day of month following 30 days of employment.
	 Dental*	MH & Caregiver	Two Plan Options - Standard and Premier.	
	 Vision*	Caregiver	Two Plan Options - Standard and Premier.	
INCOME PROTECTION	Basic Life Insurance/AD&D	MH	1 times basic annual earnings up to \$50,000.	Effective 1st day of month following 30 days of employment.
	Supplemental Life Insurance*	Caregiver	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	\$10,000 to \$300,000 coverage for Accidental Death and Dismemberment.	
	Critical Illness*	Caregiver	Lump sum benefit paid following the diagnosis of one of several specified diseases or conditions.	
	Accident Insurance*	Caregiver	Helps to cover the unexpected costs related to accident expenses.	
	Short Term Disability*	Caregiver	Replaces 60% of weekly pre-disability earnings from \$100-\$1200. 14-day elimination period; maximum duration of 13 weeks.	
	Long Term Disability*	Caregiver	Picks up where Short Term Disability ends. Pays equal to 60% of monthly earnings up to \$5,000 per month.	
RETIREMENT	403(b) Tax Sheltered Annuity	MH & Caregiver	Allows you the ability to direct pre-tax or Roth salary deferrals to investment options of your choice offered through the Monument Health 403(b) Plan. Monument Health offers a discretionary employer match to eligible employees who contribute to the 403(b). Subject to IRS limits.	Immediately. 100% vested in your contributions, and fully vested in MH match after 3 years of qualified service.
ADDITIONAL BENEFITS	Flexible Spending Accounts*	Caregiver	Allows payroll deduction from pre-tax dollars to reimburse for dependent care expenses (Dependent Care FSA) or qualified medical, dental & vision expenses (Medical FSA).	Effective 1st day of month following 30 days of employment.
	Health Savings Account*	Caregiver & MH (if meeting eligibility)	Allows payroll deduction from pre-tax dollars to reimburse for qualified medical, dental and vision expenses or invest for future use. Must be enrolled in the High Deductible Health Plan.	
	Employee Assistance Program	MH	Assists caregivers and family members with personal or job-related issues posing a threat to health, well-being, and employment. Free, confidential assistance.	Immediately
	Paid Time Off (PTO) Accrual Bank	MH	Maximum annual accrual of 176 hours (based on 80 hours per pay period) accrued at an hourly rate of .0846 hours for 1-4 years of service.	
	Extended Illness Bank (EIB)	MH	Maximum accrual of 980 hours (122.5 days) accrued at rate of six (6) days per year providing full salary in event of long-term illness/disability.	

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