



Rainbow Hospice

and Palliative Care

EMPLOYEE BENEFIT PACKAGE

HEALTH INSURANCE — *Blue Cross/Blue Shield*

www.bcbsil.com

Employees are eligible on the first day of the month following 60 days of employment for these HMO and PPO Plans. Listed below is a partial summary of benefits.

	Blue Print PPO		Blue Edge PPO (HCA)		Blue Advantage HMO
	In Network	Out of Network	In Network	Out of Network	In Network
HCA Employer Contribution <i>Individual</i> <i>Family</i>	N/A	N/A		\$1,000 \$2,000	N/A
Annual Deductible <i>Individual</i> <i>Family</i>	\$1,000 \$3,000	\$2,000 \$6,000		\$2,000 \$4,000	None None
Annual Out-of-Pocket Maximums <i>Individual</i> <i>Family</i>	\$3,000 \$9,000	\$6,000 \$18,000	\$2,000 \$4,000	\$4,000 \$8,000	\$1,500 \$3,000
Coinsurance	80%	60%	80%	60%	100%
Wellness Visits	\$30*, then 100%**	60%; \$500/year maximum	100%**	60%*; \$500/year maximum	\$30, then 100%
Physician Office Visits	\$30*, then 100%**	60%	80%	60%	\$30, then 100%
Specialist Office Visits	\$50*, then 100%**	60%	80%	60%	\$50, then 100%
Inpatient Hospital Services	\$150 Copay	\$150 Copay	80%	60%	100% after \$250 Inpatient copay/day – 5 day maximum
Hospital Admission Deductible	\$0	\$300*	\$0	\$300*	\$250
Retail Pharmacy (34 day supply) <i>Generic</i> <i>Formulary Brand</i> <i>Non-Formulary Brand</i>	\$15 35% 50%	\$15 35% 50%		80%	\$15 35% 50%

	Blue Print PPO		Blue Edge PPO (HCA)	Blue Advantage HMO
Mail Order Pharmacy (90 day supply)				
<i>Generic</i>	\$30	\$30	80%	\$30
<i>Formulary Brand</i>	35%	35%		35%
<i>Non-Formulary Brand</i>	50%	50%		50%
Employee contributions per month for health insurance are as follows:				
<i>Employee</i>	\$259.76		\$234.29	\$114.63
<i>Employee+Spouse</i>	\$547.50		\$447.91	\$241.61
<i>Employee+Child(ren)</i>	\$474.66		\$438.10	\$218.99
<i>Family</i>	\$742.86		\$591.74	\$336.45

*Does not apply to any out-of-pocket limits.

**Deductible does not apply

DENTAL INSURANCE – Delta Dental

www.deltadentalil.com

Employees are eligible on the first day of the month following 60 days of employment. Employees have a choice of participating in an HMO or PPO (or Premier style) plan administered by Delta Dental. Employee contributions per month for dental coverage are as follows:

HMO OPTION		PPO (Or PREMIER)	
Full-time Employees (36-40 hrs/wk)			
<i>Employee</i>	\$5.09	<i>Employee</i>	\$19.99
<i>Employee+1</i>	\$9.94	<i>Employee+1</i>	\$38.75
<i>Family</i>	\$13.61	<i>Family</i>	\$65.13
Part-time Employees (30-35 hrs/wk)			
<i>Employee</i>	\$8.49	<i>Employee</i>	\$23.32
<i>Employee+1</i>	\$16.57	<i>Employee+1</i>	\$45.21
<i>Family</i>	\$22.69	<i>Family</i>	\$75.99

LIFE/AD&D INSURANCE – Prudential

www.prudential.com

- Eligible on the first day of the month following 60 days of employment
- Term life benefit
- \$50,000 benefit for full-time employees (36-40 hrs/wk)
- \$25,000 benefit for part-time (20-35 hrs/wk)
- Paid for by employer

SUPPLEMENTAL LIFE/AD&D INSURANCE – Prudential

- Eligible on the first day of the month following 60 days of employment
- Voluntary life insurance for employees working at least 30 hrs/wk
- Premium based on age and coverage amount
- \$10,000 coverage minimum
- \$500,000 coverage maximum
- Employee paid

LONG TERM DISABILITY – Prudential

- Eligible on the first of the month following 90 days of employment
- Full-time (36-40 hrs/week) employees
- Monthly benefit is equal to 60% of earnings, up to a maximum of \$5000/month
- Effective on the 91st day of an illness
- Paid for by employer

SHORT TERM DISABILITY – Prudential

- Eligible on the first day of the month following 60 days of employment
- Voluntary coverage for employees working at least 30 hrs/wk
- Weekly benefit is equal to 60% of earnings, up to a maximum of \$1200/wk
- Effective days 8 – 90 of an illness
- Employee paid

AMERICAN FAMILY LIFE ASSURANCE COMPANY (AFLAC)

www.aflac.com

- Employees working 30 or more hours are eligible immediately
- Provides financial help in case of an illness or accident
- Four types of coverage offered: Personal Accident Plan, Cancer Protector Plan, Intensive Care Plan, and Personal Recovery Plus Plan

FLEXIBLE SPENDING ACCOUNT (FSA)

www.mypayflex.com

- Eligible on the first day of the month following 60 days of employment
- Allows you to pay for qualified expenses with pre-tax dollars and will help you reduce your Federal Income tax and Social Security taxes
- Three types of accounts: Health Care (\$4000 maximum), Dependent Care (\$2500 max for single, \$5000 for couple), and Transportation (\$230/month maximum)
- Some of the expenses that can be reimbursed include:
 - Health Care:** deductibles, medication, dental work, eye exams, contact lenses

Dependent Care: for your dependent under 13 years old or a spouse or other dependent that is physically or mentally incapable of self-care (a person you claim on your taxes). You can only be reimbursed for depend care expenses that incurred to enable you to be gainfully employed, such as before/after school care, preschool, nursery school.

Transportation: bus, train, mass transit vehicles, excluding tolls and expenses incurred that are not for the purpose of commuting to work.

EDUCATION ASSISTANCE

- Designed for coursework related to employee's current job or to be part of a career path toward another position at RHPC
- Must be used for study at an accredited school or professional organization
- Covers the cost of tuition (excludes registration fees, books, parking, etc.) up to \$1000 per semester (maximum of \$2000 per academic year)

- Eligible after 1 year of employment (minimum 30 hours/week)
- Employee must commit to at least 1 year of service after completion of class

EMPLOYEE ASSISTANCE PROGRAM

- Eligible on the first of the month following 60 days of employment
- A confidential, voluntary program that provides employees professional support and counseling with personal or job-related issues.

TAX SHELTER ANNUITY

- Eligible immediately
- Voluntary tax deferred investment plan to supplement retirement

PENSION PLAN

- All permanent employees working at least 20 hours per week
- Eligible employees will automatically enter the plan on the first entry date after completing one year of service.
- Employees are 100% vested in their pension plan after 6 years, 80% vested after 5 years, 60% vested after 4 years, 40% vested after 3 years, and 20% vested after 2 years.

PTO (Paid Time Off)

- Full time (36-40 hours/week) and part-time employees (20-35 hours /week)
- May be used for vacation time, personal days, wellness days, and 1st five days of an illness
- Accrue up to 30 days/year (240 hrs), based upon the employee's status and category
- PTO can be utilized after the completion of the 90-Day Introductory Period

Extended Illness Bank

- Full time and part-time employees, working at least 20 hrs/wk
- Accrue up to 3 days per year (maximum accrual 90 days = 480 hrs), based on employee's hours worked
- Effective on the 8th consecutive day of an illness

HOLIDAYS - 6 days per year

New Year's Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving Day, Christmas Day

FUNERAL DAYS - up to 3 days

- Eligible immediately
- Death of an immediate family member - 3 days.
- Death of significant others - 1 day

JURY DUTY - duration of duty

- Eligible immediately
- Employee will be paid regular salary for scheduled hours lost (up to 8 hours per day maximum while on jury duty).

DIRECT DEPOSIT

- Payroll check may be electronically deposited in the bank account of employee's choice to either checking or savings accounts.

CREDIT UNION

www.hacu.org

- All employees eligible to join HealthCare Associates Credit Union (HACU) immediately upon hire and may have funds electronically deposited from payroll.

EDUCATIONAL PROGRAMS

- Upon completion of the Introductory Period, FT and PT employees may have the opportunity to attend a Continuing Education program
- This depends upon the needs of the employee, program, and availability of time and funds.

IN-SERVICE PROGRAMS

- Available to entire hospice care team
- Provide mechanism to assist staff in updating knowledge and professional skills

SOCIAL SECURITY

- Eligible immediately
- Hospice matches dollar for dollar an employee's contribution toward the Federal Government Social Security and Medicare Health Insurance Plans

WORKERS' COMPENSATION

- Eligible immediately
- Program provides financial safeguards in the event that an employee is injured at work

MALPRACTICE INSURANCE

- Eligible immediately
- Malpractice insurance will be carried on all licensed and non-licensed personnel

Note: This information is descriptive in nature and is not intended to serve as policy. Please consult the Human Resources Department for full details.