NorthOaks Health

EMPLOYEE BENEFITS SUMMARY

BENEFIT	Who is Eligible	When Eligible	Who Pays
Medical and Dental Insurance NOHS offers 2 medical plan choices and 2 dental plan choices with different premiums for each plan.	Full-Time Benefit*	Employee must enroll within 30 days of employment or eligibility or wait until next annual enrollment period.	NOH / Employee
MERP (Medical Expense Reimbursement Plan) Reimburses eligible medical expenses and premiums when the employee and/or dependents are covered by another group health plan that is not Medicare, Medicaid, or a High Deductible Health Plan.	Full-Time Benefit	Employee must enroll within 30 days of employment or eligibility or wait until next annual enrollment period.	NOH
Vision Plan NOHS employees may opt for vision coverage at reasonable rates. Plan includes $10 eye exam at participating providers; frames, lenses or contact lenses at little to no cost depending on your selection.	Full-Time Benefit	Employee must enroll within 30 days of employment or eligibility or wait until next annual enrollment period.	Employee
Flexible Spending Account Flexible Spending Accounts are pretax monies set aside through payroll deduction to be used for out-of-pocket medical and pharmacy expenses, deductibles and co-insurance payments.	Full-Time Benefit	Employee must enroll within 30 days of employment or eligibility or wait until next annual enrollment period.	Employee
Employer Paid Group Life Insurance Life insurance coverage for Full-Time benefit employees immediately upon attaining Full-Time benefit status. Coverage is equal to one times employee's annual base salary. Enrollment in this plan is automatic. Limited to maximum coverage of $500,000. Coverage over $50,000 is considered imputed income per IRS guidelines.	Full-Time Benefit	Employee eligible upon attaining Full-Time Benefit Status.	NOH
Basic Life Insurance Coverage available at reasonable group rates. Coverage level is $10,000 for employee; $4,000 for spouse; and $2,000 for children.	Full-Time Benefit	Employee must enroll within 30 days of employment or eligibility or wait until next annual enrollment period.	Employee
Voluntary Term Life Insurance Coverage available in $10,000 increments. Maximum available is lesser of 5 times annual base salary or $500,000. Guaranteed issue is $150,000 for employee and $50,000 for spouse. Coverage of $10,000 is also available for children.	Full-Time Benefit	Employee must enroll within 30 days of employment or eligibility or wait until next annual enrollment period.	Employee
Boston Mutual Whole Life with Long Term Care Rider Whole Life Insurance coverage with guaranteed premiums, coverage and values. Long-Term Care rider is also available to help provide financial assistance should you lose the ability to care for yourself.	Full-Time Benefit	Employee must enroll within 30 days of employment or eligibility or wait until next annual enrollment period.	Employee
Long-Term Disability (LTD) LTD is offered to Full-Time benefit employees who have completed one year of service. Coverage equals 60% of base pay to a monthly maximum of $6,000. Elimination period is 180 days. Enrollment in this plan is automatic.	Full-Time Benefit	After 1 year of employment if actively at work. See handbook on North Oaks Health Oaklink for details.	NOH
Retirement Plan(s) 401A Plan - NOHS contributes to this plan for eligible employees. Employee must enroll in the plan before NOHS contributions can begin. Subject to IRS compensation limitations. Contribution is a percentage of base salary as follows: After completion of 1 Year of Service: 2% of Base Annual Salary After completion of 4 Years of Service: 3% of Base Annual Salary After completion of 8 Years of Service: 4% of Base Annual Salary After completion of 12 Years of Service: 5% of Base Annual Salary After completion of 16 Years of Service: 6% of Base Annual Salary **Employees are 100% vested in the plan after 5 years of service.**	Full-Time Benefit	After 1 year of employment	NOH
Paid Time Off – PTO (Annual Accrual) Paid Time Off (PTO) is used for scheduled personal leaves due to vacations, holidays, personal business or short-term illness. PTO days accrue per pay period. Example: (22 days X 8 hours)/26 pay periods = 6.769 hours per pay period.	Full-Time Benefit Part-Time Benefit	Upon Hire / Available as Accrued	NOH

Hours Scheduled Per Week	*Years of Service*				
	0 -5	AFTER 5	AFTER 10	AFTER 15	AFTER 20
20-31	5.5 days	8 days	10.5 days	12 days	13 days
32-35	18.5 days	22.5 days	26.5 days	29 days	30.5 days
36-39	20.3 days	25.05 days	30.05 days	32.8 days	34.8 days
40	22 days	27 days	32 days	35 days	37 days

Note: Maximum ceiling for PTO accrued is 2 times the employee's accrual. ***Example***: If employee accrues 160 hours a year, the maximum amount of PTO the employee can accrue is 320 hours.

BENEFIT	Who is Eligible	When Eligible	Who Pays
NO Sponsored STD Insurance – NOSPONSTDI (Annual Accrual)	Full-Time Benefit Part-Time Benefit	Upon Hire / Available as Accrued	NOH

Hours Scheduled Per Week:	20 - 31 HRS	32 - 35 HRS	36 -40 HRS
Annual Accrual:	4 DAYS	6.4 DAYS	8 DAYS

Note: Maximum ceiling for EIT accrued is 480 hours.

* **Part-Time Benefit employees may be eligible for medical coverage after 20 years of continuous full-time service. Call Human Resources for details.**

PLEASE NOTE: This summary is designed and intended for the purpose of presenting general information only. Its contents are not to be accepted or construed as a substitute for the provisions of the written Plan Documents and/or the North Oaks Health Human Resources Policies and Procedures.

(BENEFITS CONTINUED ON NEXT SIDE...)

NorthOaks Health

EMPLOYEE BENEFITS SUMMARY

BENEFIT	Who is Eligible	When Eligible	Who Pays
457 - Pre-Tax or Post-Tax options available: **Pre-Tax:** Pay tax at time of distribution. **Post-Tax:** Pay tax at time of contribution. Employees must enroll in either plan before payroll deductions may begin. Subject to IRS maximum contribution limits. Employees are 100% vested as soon as contributions begin.	Full-Time Benefit Full-Time Non-Benefit Part-Time Benefit	Immediately Upon Hire	Employee
Short-Term Disability & Critical Illness Supplemental insurance available for Short-Term Disability and Critical Illness which includes Cancer. Enrollment in the plans must be completed by a representative. **The Critical Illness policy is portable.**	Full-Time Benefit Full-Time Non-Benefit Part-Time Employees working a min of 20/hours per week	Immediately upon hire or eligibility or wait until next annual enrollment period.	Employee
Bereavement Employee is entitled to 3 days paid leave for immediate family as defined in the Bereavement Policy.	Full-Time Benefit Full-Time Non-Benefit Part-Time	Immediately Upon Hire	NOH
On Site Child Care Services at North Oaks Child care is available for children, 6 weeks-13 years of age, from 5:30 a.m.-7:30 p.m., Monday-Friday. For fee and enrollment information, please call Bright Horizons at (985) 230-6408. For information on Child Care Assistance Programs, please contact the Office of Family Support in your parish of residence.	All Employees	Enrollment required prior to use.	Employee
Jury Duty All employees are eligible for up to 1 day's pay at straight time (no differentials) to attend jury duty. In addition, after 90 days of employment, full-time employees will be paid at straight time for all scheduled hours absent due to jury duty. (See policy for further clarification.)	All Employees	Immediately Upon Hire	NOH
Employee Assistance Program Private, confidential assistance to discuss problems of any nature – marital, family, financial, legal and discount service, etc. EAP also offers a 24-hour crisis counseling line that allows immediate access to the EAP. Employee, spouse and children are eligible. EAP phone: 1-800-424-4039 member.magellanhealthcare.com	All Employees	Immediately Upon Hire	NOH
Credit Unions NOHS employees have the choice of two Credit Unions – Louisiana Central and OnPath. Services provided include checking, savings, Christmas and Vacation Clubs, Certificates of Deposit, Loans, etc.	All Employees	Immediately Upon Hire	Employee
Continuing Education Continuing education is offered through hospital in-service programs, departmental courses and approved outside programs and seminars.	All Employees	Immediately Upon Hire	NOH
Direct Deposit Employees are required to enroll in direct deposit to have 100% of their payroll checks sent to a financial institution of their choice.	All Employees	Immediately Upon Hire	N/A
RAIN Early access to up to 50% of earned wages. Employees can opt-out within the first 7 days of employment.	All Employees	Upon Hire - after 7 day waiting period expiration.	Employee
Annual Employee Benefit Fair Representatives from benefit vendors come on site to assist employees and answer questions about vendor benefits and products.	All Employees	Immediately Upon Hire	NOH/Employee
Discounts Discounted meals in cafeteria.	All Employees	Immediately Upon Hire	NOH/Employee
Payroll Deductions Gift Shop, Cafeteria and Prescription Center purchases may be payroll deducted. See policy for limitations and guidelines. Uniforms are available for purchase from NOMC Gift Shop and may be payroll deducted.	FT/PT Employees All Employees	Immediately Upon Hire Immediately Upon Hire	Employee Employee
Identity Theft Protection A comprehensive identity theft program for employees and their dependents. A safeguard for finances, reputation and credit against theft and abuse. Employee ID required at time of purchase.	Full Time; and Part-time employees working a min of 20/hrs per week.	Employees must enroll within 30 days of employment or eligibility or wait until next annual enrollment period.	Employee
Pet Insurance Pet insurance helps you provide for your pets by reimbursing you for eligible veterinary bills. Plans are available for dogs, cats, birds, and exotic pets. Use any veterinarian.	All Employees	Immediately Upon Hire	Employee
North Oaks Savings Marketplace Benefit that offers discounts on merchandise, travel, and many other items you may purchase routinely. Website: northoaks.savings.workingadvantage.com	All Employees	Immediately Upon Hire	NOH/Employee