



# PERSHING HEALTH SYSTEM

## Employee Benefit Summary

*(Full-Time and Part-Time Benefit Eligible Employees)*

BENEFIT	When Eligible	Who Pays
<p><b>Medical Insurance</b> PHS offers medical coverage with coverage options for Employee Only, Employee &amp; Spouse, Employee &amp; Children, or Employee &amp; Family and pays 100% for care received at our CMA and MMC clinics.</p>	First day of the month following employee's first full month of employment	Employee
<p><b>Dental</b> Dental Insurance is available in two separate plans; Basic or Enhanced that include commonly covered exams, cleanings, X-rays, fillings, tooth extractions, and root canals.</p>	First day of the month following employee's first full month of employment	Employee
<p><b>Vision</b> PHS employees may opt for vision coverage at reasonable rates that include commonly covered annual exams, lenses, frames, contacts, and a laser vision correction discount.</p>	First day of the month following employee's first full month of employment	Employee
<p><b>Employer Provided Life Insurance</b> PHS provides all benefit eligible employees with \$25,000 worth of life insurance at no cost to the employee.</p>	First day of the month following employee's first full month of employment	PHS
<p><b>Voluntary Life Insurance</b> Coverage available in \$10,000 increments not to exceed 5 times your Basic Annual Earnings. Guaranteed issue amount of \$200,000 for employee and \$50,000 for spouse. Coverage of up to \$20,000 in \$2,000 increments is also available for children.</p>	First day of the month following employee's first full month of employment	Employee
<p><b>Short-Term Disability (STD)</b> Optional coverage available to all benefit-eligible employees. Get a weekly check of \$100 to \$2,000 in any \$50 increment you choose, to replace a portion of your income up to 60% of your Total Weekly Earnings.</p>	First day of the month following employee's first full month of employment	Employee
<p><b>Critical Illness Insurance</b> Employees can choose to elect this coverage to protect them from unexpected costs when diagnosed with a covered condition.</p>	First day of the month following employee's first full month of employment	Employee
<p><b>403(b) Retirement</b> Benefit eligible employees may select to contribute a "pre-tax" percentage of their income. PHS will match employee contributions by half up to 2%.</p>	Eligible to enroll after 90 days of employment	Employee/PHS
<p><b>Paid Time Off (PTO)</b> PTO is used for personal leaves due to vacation, holidays, personal business, or short-term illness.</p>	Begins accruing the date of hire, but is not eligible for use until after 90 days of employment	PHS
<p><b>Extended Illness Leave (EIL)</b> EIL is used for time missed due to outpatient surgery, inpatient hospitalization, or extended illness that lasts longer than 3 consecutive shifts.</p>	Begins accruing the date of hire, but is not eligible for use until after 90 days of employment	PHS
<p><b>Bereavement</b> Benefit eligible employees are entitled to 3 days paid leave for immediate family as defined in the Bereavement Policy.</p>	First full day of active employment	PHS

BENEFIT	When Eligible	Who Pays
<b>Jury Duty</b> All employees are eligible for paid leave to attend jury duty.	First full day of active employment	PHS
<b>Credit Union</b> PHS employees have the choice to enroll in River Region Credit Union (RRCU) services such as checking, savings, Christmas and Vacation clubs, and even loans.	First full day of active employment	Employee
<b>Direct Deposit</b> Employees are required to enroll in direct deposit to have 100% of their payroll checks sent to a financial institution of their choice.	Immediately upon hire	N/A
<b>Annual Employee Health Fair</b> During Annual Health Fair, one week will be designated each year for employees to receive specific tests for a discounted price to be paid out of pocket	First full day of active employment	Employee/PHS
<b>Discounts</b> Benefit eligible employees will receive a 50% discount on all inpatient/outpatient services through PHS up to \$750/year.	First full day of active employment. Only covers dates of service => date of hire.	PHS
<b>Payroll Deductions</b> Meals are automatically deducted from employee gross pay bi-weekly if the employee signs up to eat lunch at PHS cafeteria. PHS approved vendors may also be payroll deducted.	First full day of active employment	Employee

**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 Pershing Health System Policies and Procedures.*