



PERSHING HEALTH SYSTEM

Employee Benefit Summary

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

BENEFIT	When Eligible	Who Pays
<p>Medical Insurance PHS offers medical coverage with coverage options for Employee Only, Employee & Spouse, Employee & Children, or Employee & 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>Dental 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>Vision 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>Employer Provided Life Insurance 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>Voluntary Life Insurance 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>Short-Term Disability (STD) 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>Critical Illness Insurance 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>403(b) Retirement 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>Paid Time Off (PTO) PTO is used for personal leaves due to vacation, 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>Extended Illness Leave (EIL) 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>Bereavement 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
<p>Holiday PTO/Premium Pay All employees are eligible for 48 hours of Holiday PTO to cover the following holidays in accordance with the Holiday PTO policy:</p> <ul style="list-style-type: none"> • New Year’s Day • Memorial Day • Independence Day • Labor Day • Thanksgiving Day • Christmas Day <p>Employees who are essential to patient care and are scheduled to work on a holiday will receive time and a half for the entirety of that shift.</p>	First day of active employment	PHS
<p>Jury Duty All employees are eligible for paid leave to attend jury duty.</p>	First full day of active employment	PHS
<p>Credit Union 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.</p>	First full day of active employment	Employee
<p>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.</p>	Immediately upon hire	N/A
<p>Annual Employee Health Fair 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</p>	First full day of active employment	Employee/PHS
<p>Discounts Benefit eligible employees will receive a 50% discount on all inpatient/outpatient services through PHS up to \$750/year.</p>	First full day of active employment. Only covers dates of service => date of hire.	PHS
<p>Payroll Deductions 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.</p>	First full day of active employment	Employee
<p>Gift of Wellness After one year of employment, employees will receive an annual Gift of Wellness certificate that can be utilized throughout the year to receive a variety of health screenings at a reduced price.</p>	First of the year following one year of employment	Employee/PHS

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.*