PERSHING HEALTH SYSTEM

Employee Benefit Summary

(Full-Time Benefit Eligible Employees)

BENEFIT	When Eligible	Who Pays
Medical Insurance PHS offers medical coverage with coverage options for Employee Only, Employee & Spouse, Employee & Children, or Employee & Family.	**First day of the month following the employee's first full month of employment**	Employee
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.	First day of the month following the employee's first full month of employment	Employee
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.	First day of the month following the employee's first full month of employment	Employee
Employer-Provided Life Insurance PHS provides all benefit-eligible employees with $25,000 worth of life insurance at no cost to the employee.	First day of the month following the employee's first full month of employment	PHS
Voluntary Life Insurance Coverage is 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.	First day of the month following the employee's first full month of employment	Employee
Short-Term Disability (STD) Optional coverage is available to all benefit-eligible employees. Get a weekly check to replace a portion of your income up to 60% of your Total Weekly Earnings.	First day of the month following the employee's first full month of employment	Employee
Critical Illness Insurance Employees can choose to elect this coverage to protect them from unexpected costs when diagnosed with a covered condition.	First day of the month following the employee's first full month of employment	Employee
403(b) Retirement Benefit-eligible employees may elect to contribute a "pre-tax" percentage of their income. PHS will match employee contributions by half up to 2%.	Eligible to enroll on day 1 and defer employer % , the will receive Employer match the 1st day of the month after 90 days of employment	Employee/PHS
Paid Time Off (PTO) PTO is used for personal leaves due to holidays, vacation, personal business, or short-term illness.	Begins accruing the date of hire, but is not eligible for use until after 90 days of employment	PHS
Bereavement Benefit eligible employees are entitled to 3 days paid leave for immediate family as defined in the Bereavement Policy.	First full day of active employment	PHS
BENEFIT	**When Eligible**	**Who Pays**
Holiday Premium Pay 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 for the following observed	First day of active employment	PHS

Holiday providing they do not call in the shift before or following the holiday. • New Year's Day • Memorial Day • Independence Day • Labor Day • Thanksgiving Day • Christmas Day 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.		
Jury Duty All employees are eligible for paid leave to attend jury duty.	First full day of active employment	PHS
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.	First full day of active employment	Employee
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.	Immediately upon hire	N/A
Paytient Paytient is an interest-and-fee free line of credit for care costs available to Pershing Health System employees. Up to $1000 interest-and-fee free to pay for medical and mental health care upon application by employee and eligibility review by Paytient program.	First day for the month following employee's first full month of employment.	Employee
LifeFlight Eagle LifeFlight Eagle Membership protects you and your entire household from out-of-pocket costs associated with LifeFlight eagle critical-care transport**.**	Following employee's first full 90 days of employment.	N/A
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	First full day of active employment	Employee/PHS
Discounts Benefit eligible employees will receive a 50% discount on all inpatient/outpatient services through PHS up to $1500/year. Free rural health clinic visits- clinic visit benefit will apply to <u>all benefit eligible</u> current employees and their dependent family members. Dependent family members are as follows: Children (birth or adoption) under the age of 26 **and** are covered under their parents' health insurance plan and/or employee's current legal spouse with health insurance coverage.	First full day of active employment. Only covers dates of service =/> date of hire.	PHS
Payroll Deductions Meals are automatically deducted from employee gross pay bi-weekly if the employee signs up to eat lunch at PHS	First full day of active employment	Employee

cafeteria. PHS approved vendors may also be payroll deducted.		
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.	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.*