

Employee Benefits (2010)



Benefit	Who Pays	Who is Eligible	When are you eligible	What you receive																								
Health Insurance	Crawford County Memorial Hospital and Employee CCMH pays 60% of the cost Employee pays 40% of the cost Employee Monthly Premiums: \$1000 Deductible Single=\$196/month EE/Spouse=\$491.20/month EE/Child=\$471.60/month Family=\$539.60/month \$1500 Deductible Single=\$167.60/month EE/Spouse=\$418/month EE/Child=\$400/month Family=\$459.20/month	All Full-time employees working at least 30 hours per week	First of the month following 1 calendar month of employment	Medical coverage prescription drug card Highlights of In-Network coverage: <ul style="list-style-type: none"> • 90% for Hospital Services • 80% for In-Network Services • 70% for Out of Network Services • Wellness Benefit: 100% up to \$250 then at 90% • \$25 co-pay for Physician Services at CCMH • \$40 co-pay for Physician Services in United Healthcare Options PPO (All plans have a separate prescription plan with an additional deductible of \$100/\$200 and out-of-pocket maximum of \$2000/\$4000)																								
Supplemental Insurance	Employee	Employees working at least 30 hours per week		<ul style="list-style-type: none"> • Dental • Accident • Cancer • Supplemental Health Options • Critical Illness 																								
Flexible Spending Plan	Employee	Employees working at least 30 hours per week	Immediately	Significant tax benefit allows employee to pay for a portion of health benefits on a pre-tax basis. Ability to set money aside, on a pre-tax basis for out of pocket medical and child care expenses.																								
Paid Time Off (PTO)	Crawford County Memorial Hospital	All Regular Full-Time and Regular Part-time employees	Available to use after 90 days of employment May be used for vacation, holidays, or for absences due to illness.	<table border="1"> <thead> <tr> <th>Years</th> <th>Days Accrued per Year</th> <th>Hours Accrued per year</th> <th>Max Accrual Hours</th> </tr> </thead> <tbody> <tr> <td>0-5</td> <td>21</td> <td>168</td> <td>252</td> </tr> <tr> <td>5-10</td> <td>26</td> <td>208</td> <td>312</td> </tr> <tr> <td>10-13</td> <td>28</td> <td>224</td> <td>336</td> </tr> <tr> <td>13-20</td> <td>31</td> <td>248</td> <td>372</td> </tr> <tr> <td>20+</td> <td>32</td> <td>256</td> <td>384</td> </tr> </tbody> </table>	Years	Days Accrued per Year	Hours Accrued per year	Max Accrual Hours	0-5	21	168	252	5-10	26	208	312	10-13	28	224	336	13-20	31	248	372	20+	32	256	384
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Education Assistance	Crawford County Memorial Hospital	All Regular Full-Time and Part-Time employees \$800 paid per fiscal year to Employees with an FTE of 1.0 \$400 paid per fiscal year to Employees with an FTE of .6 or above	After 1 year of continuous service and satisfactory employment	Reimbursed or subsidized payment on various education and training assistance. CCMH strongly encourages employees to obtain additional education for either professional enhancement or personal enrichment.																								
Short-term Disability	Crawford County Memorial Hospital	All employees working at least 30 hours per week	6 Months	May be eligible after 3-day waiting period. If approved, employee may collect up to 66% of their salary for 26 weeks.																								
Long-term Disability	Crawford County Memorial Hospital	All employees working at least 30 hours per week	6 Months	If approved, employee may be able to continue on long-term disability up to age 65. Disability that continues past 26 weeks.																								
Group Life Insurance	Crawford County Memorial Hospital	All employees working at least 30 hours per week	6 Months	Beneficiaries will receive 1.5 times your wage (to a \$50,000 maximum). Policy includes double indemnity for accidental death or dismemberment.																								

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Voluntary Life Insurance	Employee	All employees working at least 30 hours per week	6 Months	Additional life insurance for employee and immediate family members at a group rate.
Holidays	Crawford County Memorial Hospital	All non-exempt employees	Immediately	CCMH recognizes the following U.S. holidays: New Years Day, Memorial Day, Independence Day (July 4), Labor Day, Thanksgiving Day, and Christmas Eve and Day. Employees who are scheduled and work one of these holidays will be paid at a time-and-a-half rate .
Iowa Public Employees Retirement System (IPERS)	Crawford County Memorial Hospital and Employee	Most employees are eligible (Temp. employees and employees who are high school students are exempt from IPERS and no deductions will be made-see HR for determination)	Immediately	Employee is required to contribute 4.3% of their gross salary. CCMH matches by contributing 6.65% . If employee makes \$10,000 per year, employee contribution is \$390 and CCMH contribution is \$605. Employee is fully vested after 4 years.
Social Security Benefit	Crawford County Memorial Hospital	All employees	Immediately	CCMH pays a major share of an employee's social security contribution. The amount paid on behalf of the employee equals the FICA and Medicare deduction on employee's statement.
403(b) Retirement Savings	Employee (CCMH does not contribute to this type of retirement savings account)	All employees	Immediately	Employee can put up to \$16,500 into an approved 403(b) retirement savings account on a pre-tax basis. In 2009 employees 50 years or older can put in an additional \$6,000.
Prescription Drugs	Employee (Drugs will not be sold to relatives or family members and this cost cannot be applied against the Hospital's health benefit plan)	All employees	Immediately	Outpatient drugs prescribed by a physician and directly dispensed by CCMH's pharmacist are currently dispensed at cost plus 10%. Drugs dispensed through ER are not included in this discount program.
Cafeteria Meals	Crawford County Memorial Hospital and Employee	All employees	Immediately	Cost of meals purchased through the hospital cafeteria are subsidized by the hospital which provides a significant cost saving to employees. Family members eating with the employee may eat at the same price as the employee.
Referral Bonus	Crawford County Memorial Hospital	All employees	Immediately	CCMH is a great place to work! Most regular full-time job vacancies pay a bonus to employees when they refer people for those vacancies. Contact Human Resources for more information.
Vaccinations	Crawford County Memorial Hospital	All employees	Immediately	Initial vaccination for Hepatitis B and Mumps/Measles/Rubella are offered to employees working in certain departments. Flu shots are offered to all employees.
Employee Assistance Program (EAP)	Crawford County Memorial Hospital and possibly the Employee	All employees	Immediately	Provides support for a variety of issues including: stress, anxiety, depression, family and marital issues, problem solving, drug and alcohol issues, dependent and adult care services, workplace concerns, legal issues, and financial questions and issues.

*Eligibility for employer-sponsored benefits is defined within each summary plan document and may be changed at any time and without notice. As a general guideline, benefit eligibility is determined based upon being a full-time or part-time employee and the number of hours worked on a routine basis.

Employer sponsored benefit eligibility date:

- Your employment status at the time you are offered and accept your position determines your initial eligibility for benefits and the effective date. For regular full-time employees, eligibility is the 1st of the month following completion of 30 days of employment
- If you should have your status changed from full-time to part-time, or from part-time to full-time, benefit changes will be effective the 1st of the month following completion of 30 days in the new status and you have met any specific plan eligibility requirements.

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