

Fairfield Memorial Hospital Benefit Package

Major Medical with Hospitalization Benefits

Eligibility For Voluntary Health Benefits: 1st of month following 30 days of full-time employment

(Option 1) **Major Medical PPO** – Healthlink Open Access III

(Option 2) **Major Medical HDHP with HSA** – Healthlink Open Access III

*Every Quarter FMH will contribute to your HSA account

See Schedule of Benefits and/or Summary Plan Description for additional information.

FMH Major Medical (PPO and HDHP with HSA) Employee Discount

Employees and immediate family members are eligible for a 75% “Prompt Pay” discount for qualifying services rendered at Fairfield Memorial Hospital or its clinics.

Other Insurance Plans Employee Discount

Employees and immediate family members are eligible for a 40% “Prompt Pay” discount for qualifying services rendered at Fairfield Memorial Hospital or its clinics.

Group Life Insurance (The Hartford)

Available to all full-time employees the 1st of month following 30 days of full-time employment who are enrolled in the Major Medical and Hospitalization Benefit PPO or HDHP. Premiums paid 100% by employer.

Life Insurance	\$25,000
Accidental Death and Dismemberment Principal Sum	\$25,000

The above amounts are reduced by 35% at age 65 and further reduced to 50% of the original amount at age 70. All benefits terminate at retirement.

Eligibility: 1st of month following 90 days of full-time continuous employment

Group Long-Term Disability Insurance – Premium paid 100% by FMH.

50% of monthly pay subject to Maximum Schedule amount of \$7,000 per month.

Eligibility: 1st of month following 6 months of full-time continuous employment

VOLUNTARY INSURANCE PRODUCTS:

AFLAC Group – *Optional benefit at employee's expense paid with payroll deduction.*

Benefits provided by AFLAC to be used to help with out-of-pocket expenses not covered by the existing primary insurance coverage. You may choose from a wide range of insurance policies to help cover various health events.

Available AFLAC Insurance Policies

- Accident
- Cancer/Specified Disease
- Dental
- Hospital Confinement Indemnity
- Hospital Confinement Sickness Indemnity
- Hospital Intensive Care
- Life
- Long-term Care
- Short-Term Disability
- Specified Health Event
- Vision

The Hartford Voluntary Short-Term Disability Insurance – *Optional benefit at employee's expense paid with payroll deduction.*

Eligibility:

- 1st of month following 30 days of active full-time and part-time employees working 20 or more hours per week.
- If not submitted in the first 30 days of employment, employees will be required to complete a health assessment.

Short Term Disability Insurance is intended to protect your income for a short duration in case you become ill or injured.

The Hartford Voluntary Term Life Insurance – *Optional benefit at employee's expense paid with payroll deduction.*

Eligibility:

- All active full-time employees and the eligible spouses and children. 1st of month following 30 days.
- If you and your eligible dependents enroll within 31 days of your eligibility date, you may apply for coverage up to \$500,000 for yourself, coverage up to \$100,000 for your spouse, and coverage up to \$10,000 for your dependent child. Coverage may be subject to evidence of insurability.

Sun Life Vision Insurance – *Optional benefit at employee's expense paid with payroll deduction.*

Sun Life Vision Insurance provides a full suite of benefits that help maintain vision health for you and your family. You may choose any provider. However, using providers participating in the network should lower your out-of-pocket expenses.

Eligibility: All active full-time and part time employees and eligible spouses and children. 1st of month following 30 days.

Sun Life Dental Insurance – *Optional benefit at employee's expense paid with payroll deduction*

Dental benefits provided by Sun Life (including orthodontics) help cover costs associated with dental care for covered individuals.

Eligibility: All active full-time and part time employees and eligible spouses and children. 1st of month following 30 days.

Retirement Plan

Contribution Eligibility:

Voluntary Contributions: Employees can make their own voluntary contributions immediately upon hire up to the maximum annual limit of \$23,000 (age 50 and older may contribute up to an additional \$7,500).

Employer Contributions: All employees who have completed two years of consecutive service in which they have worked a minimum of 1,000 hours in each year will be eligible for employer matching (as outlined below) in the plan on the next January 1 and July 1 following the date on which they have completed the above eligibility and have attained age 20.

Matching Eligibility:

Employees who have met the requirements outlined above will be eligible for a match of 100% of their elective deferrals, not to exceed 2% of their compensation. (Example: If a match-qualifying employee contributes 5%, they would receive a 2% employer match; if they contribute 1%, they will receive a 1% employer match.)

Investment Options:

Contributions may be allocated among a variety of investment options including a General (Fixed Interest) Account and a variety of variable investment accounts.

Retirement:

Normal: Age 65
Early: Age 55 and 10 years of consecutive services

Contact Human Resources for additional information.

Sick Time Benefit

Eligibility: Employees begin accruing sick time immediately and may utilize the sick time benefit after completion of 90 days of full-time employment.

Accrual: 4 hours of sick pay benefits per calendar month

Maximum annual accrual is 48 hours
Maximum lifetime accrual is 240 hours

Vacation Benefit

Eligibility: Employees begin accruing vacation time immediately and may utilize the vacation time benefit after completion of 90 days of full-time employment.

Non-exempt personnel: 6 months – 10 years of service = 40 hours vacation per year.
Each additional year = 8 hours to maximum 120 hours.

Exempt personnel: 6 months – 10 years of service = 80 hours vacation per year.
Each additional year = 8 hours to maximum 160 hours.

Illinois Paid Time (IPL)

Eligibility: Full Time and Part Time Employees begin accruing IPL immediately and may utilize the IPL accrued time benefit after completion of 90 days of employment.
Employees are given 40 hours of IPL per year.

Holiday Benefit

Eligibility: Available for full-time employees 30 days after hire date.
Employees must work the last scheduled day before and first scheduled day after the holiday.

- New Years Day
 - Memorial Day
 - Independence Day
 - Labor Day
 - Thanksgiving Day
 - Christmas Day
 - 1 Personal Day
 - 1 Birthday Personal Day
-

Air Evac Lifeteam Membership

Eligibility: Active full-time and part-time employees after 90 days of employment.
Benefit includes all members of the employee's household.

An Air Evac Life team membership helps to ensure that, in the event of a medical emergency, patients are rapidly transported to the nearest appropriate medical facility.

Membership paid 100% by employer.

Employee Education Benefit Program

Fairfield Memorial Hospital strongly encourages employees to pursue formal education in an effort to enhance knowledge and skills that can be utilized on the job and improve potential for future opportunities within the organization. FMH wants to contribute to the educational advancement of its employees where the courses are in-line with positions and job skills needed within the organization.

When funds are available, the hospital offers an educational benefit per fiscal year (July 1 – June 30) to qualifying employees who are pursuing an education dependent on the needs of the organization. The benefit will be awarded upon applications until the budgeted educational benefit for the fiscal year has been exhausted. Benefit amounts will be determined and awarded based on many factors, such as utilization of the program, priority of need, benefits realized in the workplace from the course work, financial ability of the hospital, employee advancement assisted by the program and employee retention attributed to the program.

To participate, the employee must complete an Education Benefit Request Form and submit it to their Department Director. Applications will be reviewed by the Department Director, Human Resources, and the Education Committee. The employee will receive notice of the Committee's decision in the form of the Educational Expense Agreement. Employment obligations will be required after completion of the course.

Contact your Department Director or Human Resources for additional information.

Rev. 1/01/25