

## Comprehensive Benefits Coverage

Jackson Hospital offers one of the best benefits packages in Central Alabama, with earned time off and extended sick leave, comprehensive coverage for healthcare, life and disability insurance, plus additional discounts and reimbursements for employees and families.

Benefits	Who is Eligible	Who pays	Beginning Date	Coverage Explanation
Health Insurance	Full time, Flex And Part time .5	Hospital & Employee	First day of month following employment	<ul style="list-style-type: none"> <li>Blue Cross-PPO network</li> <li>Coverage available for employee and family Includes prescription drug card – Generics \$10, Preferred - \$20, Non-Preferred-\$30</li> <li>Pre tax benefit</li> </ul>
Dental Insurance	Full time, Flex And Part time .5	Hospital & Employee	First day of month following employment	<ul style="list-style-type: none"> <li>Blue Cross Coverage available for employee and family Pre tax benefit</li> </ul>
Vision Insurance	Full time, Flex And Part time .5	Hospital & Employee	First day of month following employment	<ul style="list-style-type: none"> <li>VisionCare</li> <li>Employees electing health insurance receive vision coverage at no additional cost</li> <li>Others may purchase</li> </ul>
Life Insurance	Full time & Flex	Hospital	After 6 months of continuous employment	<ul style="list-style-type: none"> <li>Benefit varies ranging from \$15,000 to \$25,000 Includes AD&amp;D</li> </ul>
Long Term Disability	Full time, Flex And Part time .5	Hospital & Employee	After 6 months of continuous employment	<ul style="list-style-type: none"> <li>Employees electing health insurance receive a 50% benefit at no additional cost to them Employees may purchase additional 10% benefit or up to 60% benefit at a discount rate</li> </ul>
Healthcare Flexible Spending Account	Full time, Flex And Part time .5	Employee	First day of month following employment	<ul style="list-style-type: none"> <li>Flexible spending accounts for non-refundable health and dental costs Pre tax benefit</li> </ul>
Dependent Care Spending Account	Full time, Flex And Part time .5	Employee	First day of month following employment	<ul style="list-style-type: none"> <li>Flexible spending accounts for dependent day care expenses Pre tax benefit</li> </ul>
Short Term Disability	Full time, Flex And Part time .5	Employee	Effective 60 days after employment	<ul style="list-style-type: none"> <li>Pay a percentage of salary when out of work for a short term disability 7 day elimination for accident 14 elimination for sickness</li> </ul>
Supplemental Dental Insurance	Full time, Flex And Part time .5	Employee	Effective 60 days after employment	<ul style="list-style-type: none"> <li>Coverage is available through AFLAC</li> </ul>

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Supplemental Term Life Insurance	Full time employees	Employee	Effective 60 days after employment	<ul style="list-style-type: none"> <li>• May purchase up to 5 times annual salary</li> <li>• Spousal coverage guaranteed issue for \$25,000</li> </ul>
Cancer Insurance	Full time, Flex And Part time .5	Employee	Effective 60 days after employment	<ul style="list-style-type: none"> <li>• Coverage is available through Aflac</li> </ul>
Accident Insurance	Full time, Flex And Part time .5	Employee	Effective 60 days after employment	<ul style="list-style-type: none"> <li>• Coverage is available through Aflac</li> </ul>
Intensive Care Insurance	Full time, Flex And Part time .5	Employee	Effective 60 days after employment	<ul style="list-style-type: none"> <li>• Coverage is available through Aflac</li> </ul>
Long Term Care Insurance	Full time, Flex And Part time .5	Employee	Effective 60 days after employment	<ul style="list-style-type: none"> <li>• Coverage is available through MetLife</li> </ul>
Jury Duty(Paid)	Full Time Employees	Hospital	Immediately	<ul style="list-style-type: none"> <li>• Employees called to jury duty on regularly scheduled workdays shall be paid their regular straight time hourly earnings</li> </ul>
Jackson Hospital Enhanced 403(b) Retirement Plan	Employees working a minimum of 1,000 hours per plan year	Hospital (Employee contribution optional)	Immediately	<ul style="list-style-type: none"> <li>• Employees are vested after 3 years</li> <li>• Defined annual contribution equal to a percentage of base salary</li> </ul>
VALIC 403(b) tax deferred annuity program	All employees	Employee	Immediately	<ul style="list-style-type: none"> <li>• Elective tax deferred savings available to all employees at time of hire</li> </ul>
VALIC 529 College Savings Plan	All employees	Employee	Immediately	<ul style="list-style-type: none"> <li>• Elective tax deferred savings available to all employees at time of hire</li> </ul>
Earned Time Off (ETO)	Employees working a minimum of 40 hours per pay period	Hospital	Immediate accrual however benefits may be taken only after 6 months of continuous employment	<ul style="list-style-type: none"> <li>• Annual ETO accruals (Based on 80 hrs. per pay period) 0-5 years—152 hours 5-10 years—192 hours 10+ years—216 hours</li> <li>• Employees may sell back up to 80 ETO hours a year after 2 years of employment</li> <li>• With proper notice of resignation, employees are paid ETO accruals in full</li> </ul>
Extended Sick Leave (ESL)	Full time and Flex employees	Hospital	Immediate accrual however benefits may be taken only after 6 months of continuous employment	<ul style="list-style-type: none"> <li>• Annual ESL accruals (Based on 80 hrs. per pay period) 96 hours (960 hour max accrual). The first 16 hours of a personal illness fall under ETO unless hospitalized</li> </ul>
Tuition Reimbursement	All employees	Hospital	After 6 months of employment	<ul style="list-style-type: none"> <li>• Reimbursement of tuition and books expenses for ASN and BSN nursing programs, radiological technology and medical technology programs as needed</li> </ul>

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Employee Night Nursery	All night shift employees	Hospital	Immediately	<ul style="list-style-type: none"> <li>For children ages 1 to 12 years</li> </ul>
Christmas Bonus	All employees	Hospital	Immediately	<ul style="list-style-type: none"> <li>Full time employees with less than 3 years service receive a nominal gift. Those with over 3 years of service receive \$6 per year of employment. Part time employees with 10 years or less of service receive a nominal gift. Part time employees with over 10 years of service receive \$3 per year of employment</li> </ul>
Health Club Discounts	All employees	Employee	Immediately upon employment	<ul style="list-style-type: none"> <li>Payroll deduction available for Metro Fitness, YMCA &amp; Gold's Gym</li> </ul>
Gift Shop discount	All employees	Employee	Immediately	<ul style="list-style-type: none"> <li>Employees receive 10% discount. Payroll deduction available (after 6 months probationary period)</li> </ul>
Christmas Club	All employees	Employee	Immediately	<ul style="list-style-type: none"> <li>Payroll deduction for a Max Credit Union Christmas Club account</li> </ul>
Hospital Discounts	Full, Flex and Part time .5	Hospital	Immediately	<ul style="list-style-type: none"> <li>Employees receive a private room (when available at the same cost as semi-private room)</li> <li>Employees covered under the Jackson Hospital Blue Cross plan receive services covered at 100% at the <b>Jackson Hospital</b> physical therapy department</li> <li>Employees receive a 30% discount on meals during their shift (Pine Street Café). Immediate family members accompanying the employee will receive a 15% discount</li> </ul>
Hospital Discounts	Full, Flex, Part time.5 and Supplemental employees who maintain a regular schedule.	Hospital	Immediately	<ul style="list-style-type: none"> <li>Employees receive a 20% discount on hospital charges not covered or paid for by insurance, this should be the greater of the private room difference</li> </ul>

# Schedule of Deductions

(Bi-weekly Rates)

## Blue Cross Health Package – Includes Blue Cross Health, VisionCare and Longterm Disability

### *Full Time & Flex Employees:*

Individual.....	\$30.44
Employee + 1 Dependent .....	\$83.58
Family.....	\$113.02

### *Part Time Employees:*

Individual.....	\$77.44
Employee + 1 Dependent .....	\$129.58
Family.....	\$178.02

## Blue Cross Dental

### *Full Time & Flex & Part Time Employees:*

Individual.....	\$9.89
Employee + 1 Dependent .....	\$19.78
Family.....	\$25.87

