



## 2011 Benefit Summary



Our mission is to provide excellence in healthcare and well-being, putting people first.

We strive to provide our employees with benefits that are comprehensive and enable them to get healthy and stay healthy.

*The text contained in this Guide was taken from various summary plan descriptions and benefit information. In case of a discrepancy between the Guide and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act (HIPAA) of 1996. If you have any questions about your Guide, contact Human Resources.*

## Medical Coverage

Grace Cottage Hospital is pleased to offer their employees an HRA Blue Care plan through Blue Cross & Blue Shield of VT. An employee is eligible on the first day of the month following 30 days of employment.



Service Type	In-Network Benefit
Annual Deductible per Contract Year	\$2,500 per Individual/\$5,000 per Family
Health Reimbursement Arrangement	Grace Cottage funds an account for each enrolled employee to cover all deductible expenses in 2011
Coinsurance	BCBS covers 100% of allowable charges after the deductible has been met
Lifetime Maximum Benefit Payable	Unlimited
Preventive and Well Care Services	Covered in full
Major Medical Services	BCBS covers 100% of allowable charges, after deductible
Vision Exam (One exam per member per year)	\$20 copayment
Prescription Drug Benefit	BCBS covers 100% after the deductible has been met

## Health Reimbursement Arrangement (HRA)

- To offset your deductible, Grace Cottage Hospital funds an HRA account each year beginning on January 1 for each employee who is enrolled in the health plan.
- Funding levels are \$2,500 for a Single contract or \$5,000 for a Double or Family contract under the BCBS of VT plan for 2011.
- Funds can only be used for services that are eligible to be covered by BCBS under the health plan.

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## Retirement Savings Plan



- Eligible to participate with 1 year of service, a minimum of 1,000 hours worked per year and attained age 21.
- Effective first day of the month following the completion of eligibility.
- Elective deferrals of 1% - 25% of eligible earnings on a pre-tax basis up to the federal cash value each year.
- Grace Cottage will make a matching contribution equal to 50% of elective deferrals up to 6% of your salary.
- Matching contributions vested 100% after three years of service. 0% vested with less than three years of service.

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## Earned Time Benefit

Grace Cottage Hospital will provide Earned Time to employees working 40 or more hours per pay period in order to allow employees to accumulate and use time off for vacations, holidays, sickness or other personal reasons. Earned Time is accrued based on the hours actually paid and can be used after the completion of 90 calendar days (with the exception of observed holidays).

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## The Community Wellness Center

Grace Cottage Hospital offers many wellness classes on-site for employees and members of the community. Classes have included: Tobacco Cessation, Belly Dancing, Zumba, Relaxed Living, and many more.

## Dental Coverage

Grace Cottage Hospital offers dental coverage to all full time employees. An employee is eligible on the first day of the month following 30 days of employment.



Diagnostic / Preventative (Coverage I)	Basic (Coverage II)	Major (Coverage III)
Calendar Year Maximum: <b>\$1,500 per person</b> (Coverages A, B and C combined)		
Covered at 100%	Covered at 90%	Covered at 50%
Waiting Period: None	Waiting Period: None	Waiting Period: 6 months after enrollment in the plan
• Cleanings, exams, routine x-rays	• Fillings, extractions, periodontics	• Crowns, on-lays, dentures

## Group Life & Accidental Death & Dismemberment (AD&D)

- Grace Cottage Hospital pays for each full time employee to have \$25,000 life & AD&D insurance.
- The Hospital also pays for \$5,000 of coverage on the spouse of an employee and \$3,000 on dependent children of the employee (through age 20, or age 24 if a full-time student).
- The coverage becomes effective on the first of the month following 30 days of employment.

## Voluntary Life Insurance

- Voluntary coverage is available to all full-time employees on the first of the month following 30 days of hire and paid through payroll deduction.
- Coverage available on each employee, their spouse and dependent children.

## Voluntary Short Term Disability

For Hourly Employees

- Grace Cottage Hospital offers hourly employees the option to purchase coverage on the first of the month following 30 days of hire and is paid through payroll deduction.
- Rates are based upon your income and your current age. Coverage will increase along with any merit increases you receive and as you age.
- Benefits begin to pay on the 1st day of the disability if it was the result of an accident or on the 8th day of the disability if it was the result of an illness; benefits are paid, as long as you remain disabled, for up to 180 days
- Benefits are 60% of your pre-disability income, up to \$1,000 per week.

## Short Term Disability

For Salaried Employees

- Grace Cottage Hospital pays for each salaried employee to have Short Term Disability coverage.
- Benefits begin to pay on the 1<sup>st</sup> day of the disability if it was the result of an accident or on the 8<sup>th</sup> day of the disability if it was the result of an illness.
- Benefits are 66.7% of your pre-disability income, up to \$1,900 per week.
- Benefits are paid, as long as you remain disabled, for up to 180 days.

## Long Term Disability

For Salaried Employees

- Grace Cottage Hospital pays for each salaried employee to have Long Term Disability coverage.
- You must be disabled, and have a loss of income, for 180 calendar days before benefits begin to pay out.
- Benefits are 60% of your pre-disability income, up to \$7,500 per month.
- Benefits are paid, as long as you remain disabled, until age 65 or as defined in the policy certificate.