

2017 Benefits at a Glance

MERCY MEDICAL CENTER – DES MOINES



BENEFIT ELIGIBILITY FOR EMPLOYEES

An employee is eligible to elect comprehensive benefits if he or she is a full-time (72 hrs/pay period) or part-time (40 hrs/pay period) employee. Qualifying employees are eligible for most benefits on the first day of the month following 30 days of employment.

HEALTH INSURANCE COSTS (per two-week pay period)

Mercy offers comprehensive health insurance through the Catholic Health Initiatives (CHI) Medical Plan administered by Wellmark. The plan includes extensive networks of providers; prescription drug benefits are included. Premiums will be payroll deducted 26 pay periods per year.

Integrated Core:

Non-Tobacco User	Full-time	Part-time
Employee	\$54.69	\$76.36
Employee + Spouse or Adult Dependent	\$125.70	\$161.88
Employee + Child(ren)	\$113.23	\$146.05
Family	\$186.81	\$240.03

Tobacco User	Full-time	Part-time
Employee	\$79.69	\$101.36
Employee + Spouse or Adult Dependent	\$150.71	\$186.88
Employee + Child(ren)	\$138.23	\$171.057
Family	\$211.81	\$265.04

Integrated Basic:

Non-Tobacco User	Full-time	Part-time
Employee	\$36.76	\$67.98
Employee + Spouse or Adult Dependent	\$91.01	\$142.33
Employee + Child(ren)	\$82.05	\$128.67
Family	\$135.57	\$211.98

Tobacco User	Full-time	Part-time
Employee	\$61.76	\$92.98
Employee + Spouse or Adult Dependent	\$116.01	\$167.34
Employee + Child(ren)	\$107.25	\$153.67
Family	\$160.57	\$236.98

High-Deductible/Health Savings Account (HD/HSA):

Non-Tobacco User	Full-time	Part-time
Employee	\$27.85	\$41.54
Employee + Spouse or Adult Dependent	\$66.65	\$90.69
Employee + Child(ren)	\$60.85	\$82.62
Family	\$96.60	\$132.65

Tobacco User	Full-time	Part-time
Employee	\$52.85	\$66.54
Employee + Spouse or Adult Dependent	\$91.65	\$115.69
Employee + Child(ren)	\$85.85	\$107.62
Family	\$121.60	\$157.653

DENTAL INSURANCE COSTS (per two-week pay period)

Mercy offers comprehensive dental insurance through the CHI Dental Plan administered by MetLife.

	Employee	Employee + Spouse or Adult Dependent	Employee + Child(ren)	Family
FT, <80 hrs and PT PPO CORE	\$17.28	\$30.65	\$33.99	\$52.94
FT, <80 hrs and PT CORE	\$13.40	\$24.11	\$26.79	\$41.79

VISION INSURANCE COSTS (per two-week pay period)

Mercy offers a vision plan administered by EyeMed Vision Plan.

	Employee	Employee + Spouse or Adult Dependent	Employee + Child(ren)	Family
FT, <80 hrs and PT	\$3.04	\$5.58	\$5.68	\$8.41

SPENDING ACCOUNTS

- Flexible Spending Accounts (FSA): Employees may set aside tax-free dollars to cover eligible health care expenses and/or eligible dependent care expenses each year.
- Health Savings Account (HSA): Available with the integrated high-deductible medical plan.

PAID TIME OFF

Paid Time Off (PTO) is divided into three categories: vacation days, holidays, and personal days. Vacation days will be accrued based on employees' years of service, location and position within CHI/Mercy, and may be used for any reason that employees need time away from work. Employees will be able to accumulate up to 125% of their annual vacation days. Eligible employees begin accruing PTO on their first day of employment and continue to accrue PTO based on the number of hours for which they are paid (maximum of 80 hours per pay period).

At hire, non-exempt (hourly) employees are eligible for up to 96 hours (2.4 weeks) of PTO each year and exempt (salaried) employees are eligible for up to 144 hours (3.6 weeks). Employees may begin using PTO on the first day of the month following 30 days of employment as PTO is accrued. In addition to vacation days and 6 holidays, employees are granted 4 personal days that can be used when employees are sick or need time away from work to attend personal matters.

LIFE INSURANCE

Mercy automatically provides eligible employees with basic life and AD&D insurance equal to two times their base annual salary. In addition, an employee may elect to purchase supplemental life insurance for him/herself, spouse and children at a minimal cost.

SHORT-TERM DISABILITY

Mercy provides eligible employees with short-term disability (STD) insurance on the first day of the month following 90 days of employment. The policy pays a benefit for each week an employee is unable to work due to injury or illness (including maternity leave) up to 26 weeks. After a seven-day elimination period is exhausted, employees will be paid a benefit equal to 80 percent of their base pay for weeks two through six of STD leave and 60 percent of their base pay for weeks seven through 26.

LONG-TERM DISABILITY

Mercy automatically provides eligible full-time employees with long-term disability (LTD) insurance on the first of the month following 90 days of employment. After a 180-day elimination period, the benefit paid is equal to 60 percent of an employee's base pay.

CHI 401(k) and ROTH 401(k) RETIREMENT SAVINGS PLANS

Employees are automatically enrolled in the plan at a 4% pre-tax contribution rate. Employees may change or discontinue participation at any time. Eligible employees will receive an annual employer contribution and/or employer match. Once employees complete 3 years of service, they are vested in the CHI 401(k) plan.

EMPLOYEE ASSISTANCE PROGRAM

This professional, confidential counseling service is offered at no cost to employees and their immediate family members.

TUITION REIMBURSEMENT

Employees are eligible to receive tuition reimbursement for college coursework directly related to their position on the first of the month following 30 days of employment. Part-time employees are eligible to receive up to \$1,500 in tuition reimbursement each year and full-time employees are eligible to receive up to \$3,000 annually. All courses must be pre-approved.

MERCY SCHOLARS TUITION PROGRAM

After six months of employment, eligible employees and their spouses and dependents may receive tuition assistance for coursework completed at Mercy College of Health Sciences through the Mercy Scholars Tuition Program. Students receiving tuition assistance must make a commitment to work at Mercy after graduation.

ADDITIONAL BENEFITS AND SERVICES

Differentials; on-site Employee Exercise Room; cafeteria discount; CEUs and personal growth classes; adoption assistance; annual influenza vaccine; employee wellness programs; \$15/mo. membership to Newton YMCA, and Skiff Auxiliary Scholarships.

This sheet summarizes benefits under the Mercy benefits program, but is not a contract. Full details about the program are provided in the governing legal plan documents and insurance contracts. If differences exist between this summary and those contracts, the legal documents will control.