

Texas County Memorial Hospital

EMPLOYEE BENEFITS

Updated December 17, 2010

Benefits	Eligibility	What is received	Who pays
Health Insurance	Full-time employees: 1st of the month following completion of 30 days employment. Employee and family (unmarried children less than 25 regardless of student status who reside in MO and are NOT eligible for coverage under any other health plan or group health expense coverage) (eff 07/01/04).	Member coverage subject to deductible and co-pays. Plan year = 01/01 - 12/31 of each year Two plans (Base Plan and Buy-up Plan) are available to employee.	TCMH and Employee: Base Plan: Employee pays: Single coverage = \$84.00/mo Family coverage = \$340.00/mo Buy-Up Plan: Employee pays: Single coverage = \$101.50/mo Family coverage = \$411.00/mo
Dental Insurance / Discount Vision	Full-time employees: 1st of the month following completion of 30 days employment. Dependents (if dependent dental coverage elected) - Eligible Dependents are your lawful spouse and your children who are less than age 26.	Dental: 50-100% of expense coverage depending upon type of dental work. Discount Vision: Discounted services at participating providers within the VSP network for any employee and/or dependents enrolled in dental plan.	Employee paid by TCMH. Dependent dental paid by employee (\$34.42/mo).
Life Insurance	Full-time employees 1st of the month following completion of 90 days employment.	Equivalent to annual salary. Increases with annual evaluation. (Max = \$100,000)	TCMH
Accidental Death and Dismemberment	Full-time employees 1st of the month following completion of 90 days employment.	Insurance Benefit for employee is equivalent to annual salary, increases with annual evaluation. (Max = \$100,000)	TCMH
Voluntary Employee & Dependent Life Insurance	Full-time employees 1st of the month following completion of 90 days employment.	Varying amounts of coverage available to employee, spouse and child(ren). AD & D available to employee only.	Employee
Disability: Short Term and Long Term	Full-time employees 1st of the month following completion of 90 days employment.	STD: 60% of salary (for 8 1/2 weeks) for illness, accident or confinement (Max of \$750/week). LTD: 60% of salary for illness, accident or confinement for indefinite period of time (Max of \$6,000/month). Begins 4 months after STD ends.	TCMH
Accidental Insurance - 24 Hour Personal & Family Accident Plan	Full-time employees 1st of the month following completion of 90 days employment.	This insurance helps protect you and your family from the financial hardship that can result from an accidental death or accidental serious injury. Single Coverage: \$0.37/\$10,000 Family Coverage: \$0.57/\$10,000	Employee
AFLAC	Full-time employees.	Different coverage available.	Employee
Colonial	Full-time employees.	Different coverage available.	Employee
Flexible Spending Account	Full-time employees 1st of the month following completion of 30 days employment.	Pre-taxed dollars put into an account by employee to use for dependent care and unreimbursed medical expenses. \$5000 max for dependent care and \$1500 max for unreimbursed medical.	No cost to the employee for enrolling. Contributions made by employee are done so solely at their own discretion.
Tax Deferred Annuity (403b)	All employees upon completion of 30 days.	Tax deferred retirement plan according to your rate of contribution. (Max amts for 2010 = \$16,500) [If 50 yrs of age or > may add \$5,500 (\$22,000 total)]	Employee

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EMPLOYEE BENEFITS - continued

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Tax Deferred Annuity (403b) TCMH Matching	All employees upon completion of 30 days. Must be employed on 12/31 of each year.	Employee (TCMH will match annually an amount equal to 50% of first 3% of employee salary deferred, up to a max of \$1250 annually)	TCMH
Tax Deferred Annuity (457b)	All employees upon completion of 30 days.	Additional plan to supplement 403b. Tax deferred retirement plan according to your rate of contribution. Same maximum contribution amounts as 403b.	Employee
Pension Plan (Profit Sharing)	Full-time employees upon completion of 2 years of full time employment.	Funding amount is determined annually by BOT.	TCMH
Paid Time Off	Full-time employees upon completion of 90 days.	Accrual basis (per pay period): 90 days-1 year = 2.46 hours 1 yr, 1 day-4 yrs = 4.61 hours; 4 yrs, 1 day-9 yrs = 5.84 hours, 9 yrs, 1 day + = 8 hours	TCMH
Bereavement Leave	Full-time and part-time employees. After completion of 90 days.	Up to 3 consecutively scheduled work days depending upon relationship to employee.	TCMH
Holidays Off	Full-time employees upon completion of 90 days.	Holiday pay of 8 hours for each of the 6 holidays per year.	TCMH
Credit Union	Full-time employees.	Dependent upon type of account chosen.	Employee
Discounts in Cafeteria and Pharmacy	All employees upon employment. Immediate family may also get discounts in pharmacy.	Discounted cost of certain foods while on duty. Prescription drugs at discounted rate (cost + 5%).	Employee
Computer Loan	Full-time employees upon completion of 90 days.	\$1000 check to purchase a computer and/or computer accessories or software.	TCMH loans the employee \$1000 (4% annual interest) The employee repays within 1 year via payroll deductions.
United Healthcare Specialty Benefits Vision Plan	Full-time employees upon completion of 30 days. (effective 07/01/09)	Exams / Lenses / Frames = Once every 12 months. \$10 Exam Co-Pay; \$25 Material Co-Pay Some restrictions/exclusions apply.	Employee Individual \$9.29/mo Employee + Spouse: \$18.85 Employee + Child(ren): \$19.74 Family \$24.98/mo
Pre-Paid Legal Services, Inc	Full-time employees	Pre-paid legal membership = preventive legal services, motor vehicle legal services, trail defense services, IRS audit legal services (you will receive a member packet & membership card indicating your provider Law Firm's telephone #)--Identity theft membership= up-to-date credit report at no added cost, continuous credit monitoring (suspicious activity will be brought to your attention), identity restoration	Employee Pre-paid legal (15.95/mo or Identity Theft (9.95/mo) or Combined Pre-paid legal and ID Theft (\$25.90/mo)
Licensed Counselor and Marriage and Family Therapist at TCMH	All employees and their immediate family (spouse, child)	Three free visits per year with Deborah Belt-Kell licensed counselor and marriage and family therapist.	First 3 visits per year are free. Employee pays after first three visits.