

**TEXAS COUNTY MEMORIAL HOSPITAL  
FULL TIME EMPLOYEE BENEFITS**

Benefits	Eligibility	What is received	Who pays
<b>Health Insurance Buy Up Plan</b>	Full-time employees: 1st of the month following completion of 30 days employment. Employee and family (unmarried children less than 26 regardless of student status who reside in MO and are NOT eligible for coverage under any other health plan or group health coverage).	Member coverage subject to deductibles and co-pays. Plan year = 01/01 - 12/31 of each year <b>A \$30.00 monthly non-tabacco user discount may apply.</b>	<b>TCMH and Employee:</b> Employee pays: Single coverage = \$178/mo Single + Spouse=\$535/mo Single + Child(ren) = \$480/mo Family coverage = \$776/mo
<b>Health Insurance Base Plan</b>	Full-time employees: 1st of the month following completion of 30 days employment. Employee and family (unmarried children less than 26 regardless of student status who reside in MO and are NOT eligible for coverage under any other health plan or group health coverage).	Member coverage subject to deductibles and co-pays. Plan year = 01/01 - 12/31 of each year <b>A \$30.00 monthly non-tabacco user discount may apply.</b>	<b>TCMH and Employee:</b> Employee pays: Single coverage = \$130/mo Single + Spouse=\$356/mo Single + Child(ren) = \$320/mo Family coverage = \$508/mo
<b>Dental Insurance</b>	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.	<b>Employee paid by TCMH.</b> Dependent dental paid by employee (\$36.87/mo).
<b>Life Insurance</b>	Full-time employees 1st of the month following completion of 90 days employment.	Equivalent to annual salary. Increases with annual evaluation. (Max = \$100,000)	<b>TCMH</b>
<b>Accidental Death and Dismemberment</b>	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)	<b>TCMH</b>
<b>Voluntary Employee &amp; Dependent Life Insurance</b>	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
<b>Disability: Short Term and Long Term</b>	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 <u>ends</u> .	<b>TCMH</b>
<b>Accidental Insurance - 24 Hour Personal &amp; Family Accident Plan</b>	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
<b>AFLAC</b>	Full-time employees.	Different coverage available.	Employee
<b>Colonial</b>	Full-time employees.	Different coverage available.	Employee
<b>Flexible Spending Account</b>	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. \$2000 max for dependent care and \$2000 max for unreimbursed medical.	No cost to the employee for enrolling. Contributions made by employee are done solely at their own discretion.

<b>Benefits</b>	<b>Eligibility</b>	<b>What is received</b>	<b>Who pays</b>
<b>Retirement Account 457</b>	All full time employees upon completion of 30 days.	Tax deferred retirement plan according to your rate of contribution. (Max amts for 2023 = \$22,500) [If 50 yrs of age or > may add \$7,500 (\$30,000 total)]	Employee
<b>Tax Deferred Retirement (401a) TCMH Matching</b>	All full time 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)	<b>TCMH</b>
<b>Pension Plan (Profit Sharing)</b>	Full-time employees upon completion of 2 years of full time employment.	Funding amount is determined annually by BOT.	<b>TCMH</b>
<b>Paid Time Off</b>	Full-time employees upon completion of 90 days.	Accrual basis (per pay period): 90 days-5 years = 6.0 hours 5 yr, 1 day-15 yrs = 8.0 hours; 15 yrs, 1 days = 10.0 hours	<b>TCMH</b>
<b>Bereavement Leave</b>	Full-time and part-time employees. After completion of 90 days.	Up to 3 consecutively scheduled work days depending upon relationship to employee.	<b>TCMH</b>
<b>Holidays Off</b>	Full-time employees upon completion of 90 days.	Holiday pay of 8 hours for each of the 6 holidays per year.	<b>TCMH</b>
<b>Credit Union</b>	Full-time employees.	Dependent upon type of account chosen.	Employee
<b>Discounts in Cafeteria and Pharmacy</b>	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
<b>Student Loan</b>	Full-time employees upon completion of 90 days.	\$1000 check to pay student expenses, must be enrolled in a healthcare field.	TCMH loans the employee \$1000 ( 4% annual interest) The employee repays within 12 months via payroll deductions.
<b>United Healthcare Specialty Benefits Vision Plan</b>	Full-time employees upon completion of 30 days.	Exams / Lenses / Frames = Once every 12 months. \$10 Exam Co-Pay; \$25 Material Co-Pay Some restrictions/exclusions apply.	Employee Individual \$10.54/mo Employee + Spouse: \$21.38 Employee + Child(ren): \$22.39 Family \$28.33/mo
<b>Vision Care Direct</b>	Full-time employees upon completion of 30 days.	Exams / Lenses = Once every 12 months. Frames = Once every 12/24 months \$15 Exam Co-Pay Some restrictions/exclusions apply.	Employee Several payment options see enrollment form
<b>Drury University</b>	All employees	TCMH has partnered with Drury University to offer \$250 Bookstore Scholarships to hospital employees who are enrolled in evening & online programs	

Updated May 2023