

## MOTT CHILDREN'S HEALTH CENTER

### **NEW HIRE BENEFITS**

The Standard Benefit Program listed below is provided to new employees until they are eligible to participate in open enrollment. The next enrollment period will be in the fall, with the elections taking effect on January 1. At the next open enrollment period, you will be able to make changes in accordance with the plans offered for the next plan year. The following is intended just as a brief description. Master policy provisions govern.

#### **BENEFITS**

The benefits provided in the Standard Benefit Program are as follows:

##### **\* MEDICAL**

Choice of HealthPlus of Michigan Preferred Provider Organization (PPO) or HealthPlus of Michigan HMO/Point of Service (POS). Detailed information is provided in the benefit booklets. There is a bi-weekly payroll deduction of \$25.00 if electing HealthPlus PPO (regardless of family size.) HealthPlus HMO/POS is fully covered for the monthly premium as the core benefit plan.

##### **\* DENTAL**

Preventive coverage is paid at 100% for reasonable and customary charges with no deductible. Basic services are paid at 80% and major services at 50% with no annual deductible. Annual maximum per person = \$1000.00. Orthodontic coverage is at 50%, with a maximum of \$1000.00 lifetime per child under age 19. Coverage is through MetLife. Detailed information is in the MetLife benefit booklet.

##### **\* VISION**

Vision Service Plan (VSP), administered through Guardian Life Insurance Co. – VisionGuard program, provides frames once every 12 months and lenses every 12 months within approved amounts. Out of pocket costs vary. The VSP provider will inform you of applicable costs according to the particular frames/lenses and options selected. Contacts may be requested in lieu of frames & lenses. \$10.00 co-pay also applies toward the materials and a \$10.00 co-pay applies toward the exam fee. See the Guardian benefit booklet for details.

##### **\* EMPLOYEE LIFE INSURANCE**

Coverage is an amount equal to one and a half times your base salary, with a minimum benefit of \$20,000. Includes Dependent Life Insurance enrollment for \$10,000 on legal spouse and/or \$2,000 on dependent children meeting eligibility criteria. Refer to the Mutual of Omaha Life Insurance booklet.

##### **\* ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)**

Coverage is an amount equal to one and a half times your base salary if you should die as a result of an accident or half of the amount if you suffer the loss of a limb. Refer to the Mutual of Omaha Life Insurance booklet.

##### **\*\* SHORT-TERM DISABILITY INSURANCE**

Coverage amount equal to 60% of your basic weekly earnings to a maximum of \$3,692.31 payable bi-weekly, for any one period of disability ranging from six days to 13 weeks.

##### **\*\* LONG-TERM DISABILITY INSURANCE**

Coverage amount equal to 60% of your monthly base salary to a maximum of \$8,000 per month, for approved claims for disability exceeding 13 weeks.

#### **NO COVERAGE**

With written proof of coverage elsewhere, an employee may opt out of the medical plan. You may also choose no dental coverage, and/or no vision coverage.

\* Benefit coverage for Medical, Dental, Vision, Life/AD & D begins *on the first of the month following thirty (30) days of employment*. Medical insurance can be transferred at the first of the month following your hire date, if you have current group coverage.

\*\* Benefit coverage for Short-Term Disability (STD) and Long-Term Disability (LTD) begins the first of the month following one year of active full-time employment. Payable LTD benefits are subject to the review and approval process according to the contract provisions of the insurance company. (Pre-existing condition exclusions may apply.)

**(continued on other side)**

## PAID TIME OFF (PTO)\*

Mott Children's Health Center provides all eligible associates who have completed ninety (90) days of employment with specified Paid Time Off (PTO) based on employment status, years of service and hours paid. PTO is designed to give associates time away from their busy work schedules. The Health Center values its associates and recognizes the need for time off for rest and relaxation. Eligible associates will earn credit for PTO from their first day of employment but cannot use the time until they have completed ninety (90) days. Earned PTO accrual rates will increase based on length of service and scheduled hours (excluding overtime) based on the following schedule:

### Paraprofessional (Non-Exempt Associates Scheduled to Work 21 – 40 hours per week) Pay Grades 101-106

<u>Years of Service</u>	<u>Accrual Rate/Per Hr.</u>	<u>Maximum Annual Accrual</u>
0 – 4 Years	.058 Per Hour	120 Hours (15 Days)
5 – 9 Years	.077 Per Hour	160 Hours (20 Days)
10 – 14 Years	.096 Per Hour	200 Hours (25 Days)
15+ Years	.115 Per Hour	240 Hours (30 Days)

### Professional (Non-Exempt/Exempt Associates Scheduled to Work 21 – 40 hours per week) Pay Grades 201-206

<u>Years of Service</u>	<u>Accrual Rate/Per Hr.</u>	<u>Maximum Annual Accrual</u>
0 – 4 Years	.077 Per Hour	160 Hours (20 Days)
5 – 9 Years	.096 Per Hour	200 Hours (25 Days)
10 – 14 Years	.108 Per Hour	224 Hours (28 Days)
15+ Years	.119 Per Hour	248 Hours (31 Days)

Note: New Hires designated as "Professional" may receive up to five years of credit for prior professional work experience upon review and approval by Senior Management and the Vice President of Operations. If the maximum credit of five years is authorized, the associate will accrue Paid Time Off at the rate of .096 per hour/200 hour maximum annually. The associate will remain at the .096 per hour/200 hour maximum until he/she achieves ten years of service at Mott Children's Health Center.

### Administration (Managers and Supervisors), Physicians, Dentists & Professional Pay Grades 207-210

Upon hire, accrual will be based on the rate of .096 per hour, which would be a maximum annual accrual of 200 hours or 25 days. The accrual rate changes thereafter in accordance with actual MCHC years of service at 5-year intervals, reaching the maximum of .131 per hour (272 hours/34 days) at 15+ years of MCHC service.

## HOLIDAYS

9 ½ "regular" paid holidays are available each calendar year. Holidays may be paid prior to completion of 90 days of employment, provided that personal non-paid time is not taken the scheduled workday before or after the holiday.

## FLOATING HOLIDAYS\*/BIRTHDAY HOLIDAY\*

Two extra "floating" holidays are available to be used each calendar year, one from January through June, and one from July through December. A personal birthday holiday is provided if the birthday is after 90 days of employment. It is to be scheduled during the week of the birthday.

\*PTO, Floating Holiday and Birthday Holiday time is only available after 90 days of employment. See the Associate Handbook for specific policy information.

(Additional benefits including tuition reimbursement and pension plan participation are provided after one year of service.)