

# UPSON REGIONAL MEDICAL CENTER

## FULL-TIME BENEFITS SUMMARY

| <u>BENEFIT TITLE</u>                                  | <u>ELIGIBILITY PERIOD</u>                             | <u>WHO PAYS</u>   | <u>BENEFIT</u>  |
|---|---|-------------------|---|
| PAID TIME OFF   | After 90 day Introductory Period                      | URMC              | <p><u>Non-Exempt Annual Accrual Rate</u><br/>           0-9 years: 22 days<br/>           10-19 years: 27 days<br/>           20+ years: 32 days</p> <p><u>Exempt Annual Accrual Rate</u><br/>           0-9 years: 27 days<br/>           10-19 years: 32 days<br/>           20+ years: 37 days</p> <p>Max PTO accrual is 240 hours.</p>  |
| MAJOR DISABILITY<br>(Extended Sick Time)              | After 90 day Introductory Period                      | URMC              | <p>Non-Exempt Accrual: 5 days per year<br/>           Exempt Accrual: 10 days per year</p> <p>Max Major Disability accrual is 480 hours</p>   |
| LONG TERM DISABILITY                                  | 1 <sup>st</sup> of month after 30 days of employment. | Employee*         | <p>60% of monthly earnings up to maximum of \$5,000 per month when unable to work for 180 days.<br/>           **LTD premium is paid by URMC for Exempt employees and provides up to \$10,000 per month.</p>  |
| SHORT TERM DISABILITY                                 | 1 <sup>st</sup> of month after 30 days of employment. | Employee          | <p>Choice of payment plans.<br/>           Aflac Product</p>  |
| MEDICAL INSURANCE                                     | 1 <sup>st</sup> of month after 30 days of employment. | URMC and Employee | <p>Includes Health, Dental, Vision, and RX.<br/>           Choice of 2 plans with co-pays &amp; deductibles:</p> <ul style="list-style-type: none"> <li>• Quality Care – PPO</li> <li>• Healthy Advantage (HSA eligible)</li> </ul> <p>TPA is Secure Health Plans of Georgia</p>  |
| DENTAL INSURANCE<br>(Included with Medical Insurance) | 1 <sup>st</sup> of month after 30 days of employment  | Employee          | <p>\$1200 calendar year maximum<br/>           Orthodontics up to age 19.<br/>           TPA is Secure Health Plans of Georgia</p>  |
| FLEXIBLE SPENDING ACCOUNTS                            | 1 <sup>st</sup> of month after 30 days of employment  | Employee          | <p>Deposit of pre-tax dollars into Health Care or Dependent Day Care accounts to meet qualified expenses.<br/>           Administered by Aflac</p>  |
| GROUP TERM LIFE INSURANCE                             | 1 <sup>st</sup> of month after 30 days of employment  | URMC              | <p>1 x annual base salary (2x for Exempt) with \$50,000 maximum</p>   |
| GROUP AD & D Life INSURANCE                           | 1 <sup>st</sup> of month after 30 days of employment  | URMC              | <p>1 x annual base salary (2x for Exempt) with \$50,000 maximum</p>   |
| VOLUNTARY TERM LIFE INSURANCE                         | 1 <sup>st</sup> of month after 30 days of employment  | Employee          | <p>Purchase up to 5 x's annual base salary. Dependent coverage available.</p>   |
| 401(k) RETIREMENT PLAN                                | Immediately Age 19                                    | Employee          | <p>Deferral percentage based on IRS Limit.<br/>           Choice of investment accounts. Three (3) year cliff vesting for all employer contributions.</p>   |
|   |   | URMC              | <p>Employer matching contribution:</p> <p>1<sup>st</sup> percent of employee contribution – 100% match<br/>           2<sup>nd</sup> percent of employee contribution – 50% match<br/>           3<sup>rd</sup> percent of employee contribution – 25% match<br/>           4<sup>th</sup> percent of employee contribution – 25% match</p> |
|   |   | URMC              | <p>Potential Discretionary employer contribution determined annually. Must work 1,000 hours in Plan Year to be eligible.</p>  |

## **ADDITIONAL BENEFITS**

| <b><u>BENEFIT TITLE</u></b> | <b><u>ELIGIBILITY PERIOD</u></b> | <b><u>WHO PAYS</u></b> | <b><u>BENEFIT</u></b>   |
|-----------------------------|----------------------------------|------------------------|---|
| LEAVE OF ABSENCE            | After six months of employment.  | URMC                   | See Leave of Absence Policy for eligibility.  |
| JURY DUTY                   | Immediately                      | URMC                   | Full pay for scheduled work time.   |
| BEREAVEMENT                 | Immediately                      | URMC                   | Up to 24 hours of time off with pay in the event of the death of an immediate family member.  |
| TUITION REIMBURSEMENT       | After one (1) year of employment | URMC                   | Up to \$3,000 per fiscal year   |
| EMPLOYEE EDUCATION          | Immediately                      | URMC                   | Various opportunities with Educational Services Department.   |
| EMPLOYEE ASSISTANCE (EAP)   | Immediately                      | URMC                   | Confidential referral service for all employees and family members for professional counseling. Includes legal, financial, emotional, substance Abuse counseling. |
| 529 COLLEGE SAVINGS PLAN    | Immediately                      | Employee               | Pre-Tax payroll deduction for college tuition savings. Minimum of \$ 15.00 pre-tax payroll deduction for College tuition  |
| DISCOUNTS                   | Immediately                      | Employee               | <ul style="list-style-type: none"><li>• URMCA Cafeteria</li><li>• Wellness Center</li><li>• Verizon Wireless</li></ul>  |

### **MULTIPLE AFLAC PLANS AVAILABLE**