

United Memorial Medical Center Summary of Benefits for Employees

Quality care right at home—it's not just our tagline.
It's our promise.



United Memorial
Medical Center

Quality care right at home.

United Memorial Medical Center offers a generous benefits program that you can customize to fit your needs. Pay periods at the Hospital are calculated on a two (2) week cycle with a 37.5-hour full time work week. Many benefits, including health insurance, are available to part time, as well as full time employees.

MEDICAL PLAN

Health insurance is available to employees under the Hospital's group plans. The Hospital will pay a portion of the monthly premium for family and single plans. The Hospital's monthly contribution amount will depend on your full- and part-time benefit earning employment status and the plan you choose to enroll in. For specific monthly premium contribution amounts, refer to the Group Health Insurance Monthly Premium information sheet located in the Human Resources Department and available upon request. The application for medical coverage must be made within 30 days of employment. Coverage is effective the first day of the month following 30 days from the date of hire.

DENTAL PLAN

Employees regularly scheduled to work 37.5 hours per pay period are eligible to enroll in the Hospital's dental plan. The program offers 100% coverage for preventive and diagnostic services and 50% coverage for basic treatments. (Coverage is based on reasonable and customary charges. There is no deductible.) Annual maximum benefit is \$750 per covered person per year. Enrollment must be made within 30 days of employment with coverage effective the first day of the month following 30 days from date of hire.

PREMIUM CONVERSION OPTION

Employees enrolled in health insurance or the dental plan are offered the option of having premium co-payments taken from their pay on a pre-tax basis. Employees may experience a tax savings and subsequent increase in net pay. Enrollment in this option must be made at the time you enroll in health or dental insurance as noted above or at the annual open enrollment period in January.

LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

Employees who have completed six months of service and who are scheduled to work sixty (60) hours or more per pay period will be entitled to life insurance and AD & D equal to their annual salary. This is provided by the hospital at no cost to the employee.

BENEFIT TIME OFF (BTO)

Full time employees are eligible for BTO according to the schedule noted below. Part-time employees working 37.5 hours or more each pay period shall receive BTO on a pro-rated basis. BTO time is accrued on a per pay period basis. BTO accrual begins at the time of hire however; BTO time will not be paid

until the completion of the introductory period.

You can earn BTO time as follows:

1-5 yrs	21 days / 157.50 hrs
6 yrs	22 days / 165.00 hrs
7 yrs	23 days / 172.50 hrs
8 yrs	24 days / 180.00 hrs
9 yrs	25 days / 187.50 hrs
10 yrs	26 days / 195.00 hrs
11 yrs	27 days / 202.50 hrs
12 yrs	28 days / 210.00 hrs
13 yrs	29 days / 217.50 hrs
14 yrs	30 days / 225.00 hrs
15 yrs	31 days / 232.50 hrs

The BTO bank maximum is a 1.5X year accrual limit.

SICK TIME

Full-time employees will accrue up to 12 days per year (1) day per month. Part time employees who work 37.50 hours or more a pay period will accrue sick time on a pro-rated basis. Accumulation of sick leave benefits shall begin at the time of hire but employees shall not be compensated for benefits during the introductory period. Employees can accumulate up to 90 days (675 hrs.)

DEFINED CONTRIBUTION PENSION PLAN

Eligibility is based on attainment of age 21 and completion of two consecutive years of service (minimum of 1,000 hours); employees are automatically enrolled in the Hospital's pension plan. UMMC will make a base contribution to the plan for all eligible employees equal to 2.5% of eligible compensation. In addition to the base contribution, UMMC will match your payroll-deducted contributions 50% up to the first 6% of pay for all eligible participating employees. Employees may participate in the 403(b) prior to being eligible for the Hospital contribution or match.

FLEXIBLE REIMBURSEMENT ACCOUNTS (FRA)

Flexible Reimbursement Accounts is a way to pay for out of pocket medical or dental expenses (not covered by your benefit plans) before income and Social Security taxes are deducted from your paycheck. An FRA allows you to set aside part of your earned income, tax free, to cover more of your everyday expenses.

The Medical Account reimburses you for expenses such as optical care, dental care and health/dental insurance deductibles and co-payments or other unreimbursed medical/

dental expenses. The Childcare Account helps you pay for babysitting expenses while you're at work.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

The Hospital offers employees and their families the services of an Employee Assistance Program at no cost. The EAP is voluntary and strictly confidential. For more information or assistance, call the EAP counselor at 1-800-835-5012.

AUTO/PROPERTY INSURANCE

The Hospital offers two voluntary programs for homeowners; automobile and property insurance. To learn more about each of the programs call 1-800-GET-MET-1 for MetPay or (585) 344-9501 for Lawley Genesee Insurance.

STATUTORY DISABILITY BENEFITS

For illness or injury not connected with your job, you may receive one-half (1/2) the average weekly wage received for the eight weeks immediately preceding the date the disability began. (\$170.00 maximum). It is the responsibility of the employee to obtain a disability form to initiate benefits. You should notify your supervisor and Human Resources, as soon as possible, if you are unable to work as scheduled.

SUPPLEMENTAL SHORT-TERM DISABILITY

Employees may purchase voluntary supplemental short-term disability insurance through The Farmington Company.

LONG-TERM DISABILITY

Hospital employees may purchase long-term disability insurance through UNUM to protect their income in the event of long-term injury or illness.

SUPPLEMENTAL LIFE INSURANCE

Employees may purchase, at a group discount rate, additional life insurance for themselves, a spouse or dependents through The Farmington Company.

WORKERS' COMPENSATION

If you are disabled by an injury or sickness connected with your employment at the hospital, you receive weekly benefits based on two-thirds (2/3) of your average pay for the preceding year. Benefits usually start on the 8th day of illness.

JURY DUTY

Employees called to serve on jury duty will be paid their salary for time spent as a juror and not working. To receive jury duty pay, you must present a statement to Human Resources from the court indicating dates of jury service.

BEREAVEMENT LEAVE

Full or part time employees, working over 37.50 hours per pay period are eligible for up to three (3) scheduled working days off with pay, for a death in your immediate family; spouse, parent, child, sibling, step-parent, step-child, step-sibling, mother/father-in-law, brother/sister-in-law, individual living in the immediate household for the past 12 months and

one (1) day off with pay for a death of grandparent, great-grandparent, aunt, uncle, nephew/niece or grand-child.

HOSPITAL DISCOUNTS

All full- and part-time employees, contracted service employees (excluding per diem and temporary) and their eligible dependents are entitled to a discount for any inpatient or outpatient services provided by the Hospital.

BANKING/DIRECT DEPOSIT

The Hospital offers its employees direct deposit to any bank. Interested employees should contact the Human Resources Department for enrollment or further information.

TUITION REIMBURSEMENT

After one full year of continuous service employees are eligible for tuition reimbursement. You may receive up to 75% reimbursement for tuition, lab fees and books dependent on your final grade up to \$2100 per calendar year. Tuition application forms, are available in the Human Resources Department, and must be submitted to the Human Resources Department at least (6) six months prior to enrollment to verify eligibility. Reimbursement will be considered for course work related to your present position or career advancement within the hospital.

LEAVE OF ABSENCE

Employees may be granted a Leave of Absence, without pay, for the following reasons: Compelling Personal Reasons, Family Leave, Education and Extended Illness.

HEALTHY LIVING DISCOUNT

Employees are entitled to a 50% discount on most enrollment fees for Healthy Living Programs. Details are available from Healthy Living, Ext. 5331.

A STEP BEYOND FITNESS PROGRAM

"A Step Beyond" is an exercise and fitness program jointly developed by Physical Therapy & Healthy Living. The intent is to provide access to the exercise equipment with some guidance. Details are available from Healthy Living at (585) 344-5331.

VISION DISCOUNT CARD

Employees may purchase a vision discount card through payroll deduction. The card offers you discounted prices for glasses and contacts at participating opticians. Further information is available from Human Resources.

OTHER DISCOUNTS

Additional discounts are available to employees which include reduced membership rates to BJ's Wholesale Club, the local YMCA, Verizon Wireless, Dunn Tire and Office Max. Please contact the vendor directly for information.

NOTE: The above summarizes the many benefits for employees of the Hospital and may be subject to change. Any questions may be directed to your supervisor or Human Resources.

Mission

Working together to promote, enhance and restore health for the people of our community.

Vision

To be the first, most trusted, healthcare choice for the community, medical staff and employees.



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