



An Affiliate of **MERCYONE**SM

COLLEAGUE BENEFIT PACKAGE

BENEFITS	COVERED HIGHLIGHTS	ELIGIBILITY	WHO PAYS
IPERS	State of Iowa Retirement Plan.	All colleagues. High School Students are exempt.	Colleagues pay 6.29%. FGH pays 9.44%. EMS Staff pay 6.41% FGH pays 9.61 % ALL Colleagues including PRN
PTO TIME	PTO time accrues on a <u>40 hr a week</u> basis. After <u>Probationary period and evaluation is completed</u> <u>colleagues can use PTO</u> time available to them. The accrual is as follows: 0 –4 Yrs = 200 hrs a yr max 5 Yrs. - 9 Yrs. = 248 hrs a yr max 10 Yrs. -14 Yrs. = 256 hrs a yr max 15 Yrs. - 19 Yrs. = 264 hrs a yr max 20 Yrs. - 24 Yrs. = 272 hrs a yr max 25 Yrs. - 29 Yrs. = 280 hrs a yr max 30 Yrs. & Over = 288 hrs a yr max	Full time. And part-time (to 24 hrs a week) <i>Pro-rated on hours worked less than 40 in a week.</i> PTO is <u>vacation</u>, <u>holidays</u> and <u>sick pay</u> in one bank. PTO cannot be used until the probationary period and evaluation is passed	FGH
DIRECT DEPOSIT/ PAPERLESS PAY	Paychecks are deposited in the bank account of your choice each payday. FGH is also paperless. You will receive an email with access to your check	Required for all colleagues.	No Cost to ALL Colleagues, including PRN.
LONG TERM DISABILITY	Coverage begins on the first of the month following 30 days of	Full time. Part time scheduled	FGH paid

INSURANCE	employment. Insurance pays 60% of salary after colleague has been off work for 90 days.	24 hrs/wk or more. Effective first of month after 30 days of employment.	
LIFE INSURANCE	\$20,000 Term Life Insurance Policy.	Full time and part time scheduled 24/hrs/wk or more. Available first of month after 30 days of employment.	FGH pays full premium for both full time and part time staff. Additional insurance is available to purchase for spouse and/or children.
COLLEAGUE ASSISTANCE PROGRAM (EAP)	Provides professional counseling to help resolve personal or family related problems. Can be utilized by colleague/or their families. All services held in strict confidentiality.	All colleagues Available immediately upon employment.	FGH paid
SHORT TERM DISABILITY	You may pick the weekly benefit up to 60% of your base wage. Insurance pays a weekly benefit after the colleague has been off work for 14 days. Effective first of month after 30 days of employment.	Full time. Part time scheduled 24hrs/wk or more. Effective first of the month after 30 days of employment.	Colleague paid
CANCER, CRITICAL ILLNESS & ACCIDENT Supplemental Insurance	Guardian offers 3 supplemental insurances for Cancer and Accident plans.	Full time. Part time scheduled 24 hrs/wk or more. Effective first of the month after 30 days of employment.	Colleague paid
FLEXIBLE SPENDING ACCOUNTS	Allows a colleague to set aside tax-free money through payroll deductions for uncovered medical, vision or dental care expenses. <u>FSA health care</u> accounts-offer you reimbursement for uncovered medical, vision and dental expenses with tax-free dollars.(i.e., co-pays, deduct, eye care, glasses, contacts, braces, etc.). <u>FSA dependent care</u> account-	Full time. Part time scheduled 24 hrs/wk or more. Effective first of the month after 30 days of employment.	Colleague paid

	dependent care expenses with tax-free dollars. FSA dependent care accounts only, allow you to ask for reimbursement up to what you have in the account.		
HEALTH INSURANCE BENEFIT PRESCRIPTION DRUG PLAN	Wellmark Blue Cross Blue Shield 2 plans (HMO2000 and an QHDHP.) HMO -- \$2000 deductible, deductible is \$250 if use FGH \$25 office co-pay for primary and \$45 office co-pay for specialist. Preventatives such as annual exams are covered 100%. An annual vision exam is considered preventative. The HMO2000 plan covers Iowa providers only. The HMO2000 insurance plan offers a prescription drug card, which allows colleagues to purchase medications at pharmacies who are on the provider list at a reduced cost. Qualified High Deductible Health Plan (QHDHP) plan is a \$2500 deductible. You will pay all medical, pharmacy, etc until you reach the \$2500 deductible. Preventatives such and routine/screening mammography, medical exam and colonoscopies are covered at 100%. Diagnostic procedures/exams are subject to the deductible.	Full time. Part time scheduled 24 hrs/wk or more. <u>Effective first of month after 30 days of employment.</u> Full time. Part time scheduled 24 hrs/wk or more. Effective first of the month after 30 days of employment.	<u>Full time</u> single coverage premium HMO2000 is \$36.66/pay period. Dependent coverage available. Rate schedule available upon request. Part time premium is \$96.79/pay period. Co-pays are: Generic Meds = \$15 Regular Meds =\$55 Formulary Meds=\$70 Deductible = \$100 Generic meds. – Deduct waived. <u>Full time</u> single coverage premium QHDHP is \$40.72/pay period. Dependent coverage available. Rate schedule available upon request. Part time premium is \$81.50/pay period.
INSURANCE OPT-OUT	FGH offers a \$25 credit on 24 pay periods for FT if medical coverage	Full time. Part time scheduled	FGH paid.

OPTION	is waived. \$20.00 for PT .8 to .6 <i>Must provide proof of medical coverage through another source.</i>	24 hrs/wk or more. Effective first of the month after 30 days of employment.	
HEALTH INS ASSESSMENT CREDIT	FGH offers a \$35 credit on 24 pay periods if the colleague completes the health assessment credit and other requirement deadlines.	Full time. Part time scheduled 24 hrs/wk or more. Effective first of the month after 30 days of employment.	FGH paid
DENTAL INSURANCE	FGH offers a voluntary dental plan to their colleagues.	No deductible on preventive services. \$100/yr. Deductible per person per year \$1000 per year maximum per person.	Colleague paid.
VISION INSURANCE	FGH offers a voluntary vision plan to their colleagues	Full-service plan and hardware only plans. Effective first of the month after 30 days of employment.	Colleague paid.
JURY DUTY	Scheduled work hours paid during required Jury Duty.	Full-time Part-time Available immediately upon employment.	FGH pays up front. When colleague receives check from county they turn in to Finance Dept.
CAFETERIA MEALS	Cafeteria meals are provided at a reasonable rate.	All colleagues.	Colleague paid.
Wellness Center Membership	FREE Yearly Single Membership to the Franklin Wellness Center. The value of the membership is <u>taxed</u> through payroll.	ALL Colleagues including PRN Available the first of the month after 30 days of employment.	FGH and Colleague paid. A family membership may be purchased at a discounted price by the colleague.