



EMPLOYEE BENEFITS 2023 - 2024

Hamilton Memorial Hospital District offers a flexible benefit plan for employees providing a comprehensive base of coverage plus additional choices in the selection of benefits. For additional details, you may direct questions to the Human Resources Department.

Description	Provider	Who Pays	Eligibility	Details
Group Major Medical Health Insurance Plan	Administration Mutual Medical	Both HMHD and Employee with HMHD paying the largest share of the premium IRC Sec 125 Eligible	1ST of the month following or coinciding with 60-days of service <i>30 hours per week</i>	Deductible: Individual \$1,500 Family \$4,500 • Co-insurance: 80/20 in PPO Network • Covered Services performed at HMHD are covered at 100% • Prescriptions: \$20 / \$35 / \$50
Group Minimum Value Health Insurance Plan	Administration Mutual Medical	Both HMHD and Employee with HMHD paying the largest share of the premium IRC Sec 125 Eligible	1ST of the month following or coinciding with 60-days of service Spouses not eligible for this coverage <i>30 hours per week</i>	Out-of-pocket: Individual \$6,500 Employee/Children \$13,000 • Co-insurance: 60/40 in PPO Network • Covered Services performed at HMHD are covered at 100% • Prescriptions: 60% reimbursement of cost.
Group Dental Insurance	Reliance Standard	100% EMPLOYEE Paid IRC Sec 125 Eligible	1ST of the month following or coinciding with 90-days of service <i>30 hours per week</i>	\$50 deductible Calendar Year Max \$1,000 Orthodontic Max \$1,000 100 / 100 / 60 / 50 In Network 100 / 80 / 50 / 50 Out of Network Four (4) separate premium levels (Emp, Emp + Spouse, Emp + Children, Emp + Family)
VSP Vision Care Plan	VSP – Vision Care Plan Reliance Standard	100% EMPLOYEE Paid	1ST of the month following or coinciding with 90-days of service <i>30 hours per week</i>	Features: Well Vision Exam every 12 months Prescription Glasses every 12 months Frames (or allowance) every 24 months (See brochure for details) - OR - Contact Lens Care (or allowance) every 12 months Extra discounts are available for sunglasses additional glasses, Laser Vision, and costs for out-of-network providers Four (4) separate premium levels (Emp, Emp + Spouse, Emp + Children, Emp + Family)

Description	Provider	Who Pays	Eligibility	Details
Group Term Life Insurance and A D & D	Reliance Standard Life Insurance Company	100% EMPLOYER Paid	1 ST of the month following or coinciding with 90-days of service <i>30 hours per week</i>	1.5 times your annual salary - \$50,000 max Age reductions: Age 65-69 65% of original Age 70-74 40% of original Age 75+ 20% of original AD&D equal to 100% of the principal amount plus: 10% seatbelt usage 5% airbag equipped Waiver of Premium after 9 months if disabled prior to age 60
Supplemental Term Life Insurance	Reliance Standard Life Insurance Company	100% EMPLOYEE Paid	1 ST of the month following or coinciding with 90-days of service <i>30 hours per week</i>	Employee: Increments of \$10,000 Maximum of \$500,000 Guaranteed Issue to \$100,000 Spouse: Increments of \$5,000, Maximum of \$250,000 Cannot exceed employee coverage; Guaranteed issue to \$50,000 Child: 14 days to 6 months: \$500 6 months to age 26: \$2500 increments to a maximum of \$25,000 Waiver of Premium if disabled prior to age 60, after 9 months to age 70. Refer to the plan brochure for details on plan reductions based on age.
Group Voluntary Long-Term Disability	Reliance Standard Life Insurance Company	100% EMPLOYEE Paid	1 ST of the month following or coinciding with 90-days of service <i>30 hours per week</i>	60% of Regular Monthly Gross Salary; Maximum of \$10,000 \$100 minimum/month (after offsets) 90-day Elimination Period
Group Voluntary Short-Term Disability	Reliance Standard	100% EMPLOYEE Paid	Same as LTD, Requires a minimum of \$10,000 annual earnings	60% of Weekly Salary maximum \$1,500 \$25 Weekly minimum after offsets 14-day or 30-day Elimination Periods
Group Short-Term Disability	Sun Life	100% EMPLOYER Paid	1 ST of the month following or coinciding with 1 year of service <i>30 hours per week</i>	For employees not covered by a Collective Bargaining Agreement. 60% of Weekly Salary maximum \$2,000 Benefits begin on the first day of disability if you are unable to work due to an injury and as soon as 8 days from the date you are unable to work due to an illness. Benefits may be paid for up to 13 weeks if unable to work due to a covered disability.

Description	Provider	Who Pays	Eligibility	Details
Accident and Sickness Insurance	Aflac	<p>100% Employee Paid</p> <p>Scheduled indemnity benefits paid directly to the insured</p>	<p>1ST of the month following or coinciding with 90-days of service</p> <p><i>30 hours per week</i></p>	<p>Aflac's Accidental Injury insurance helps cover a wide span of events, from emergency situations to more common accidents including:</p> <ul style="list-style-type: none"> • ER/Urgent Care • Ambulance • Diagnostic Testing • Burns • Fractures.... And more <p>Four (4) separate premium levels (Emp, Emp + 1 Dep, Emp + Children, Full Family) Annual Screening/ Wellness Benefit</p>
Critical Illness Insurance	Aflac	<p>100% Employee Paid</p> <p>Scheduled indemnity benefits paid directly to the insured</p>	<p>1ST of the month following or coinciding with 90-days of service</p> <p><i>30 hours per week</i></p>	<p>Aflac's Critical Illness insurance helps cover the cost of life-changing illnesses and health events including:</p> <ul style="list-style-type: none"> • Heart Attack • Cancer • Severe Burns • Stroke • Organ Transplant.... And more <p>Available in increments from \$5,000-\$20,000 Annual Screening/ Wellness Benefit</p>
Hospital Indemnity Insurance	Aflac	<p>100% Employee Paid</p> <p>Scheduled indemnity benefits paid directly to the insured</p>	<p>1ST of the month following or coinciding with 90-days of service</p> <p><i>30 hours per week</i></p>	<p>Aflac's Hospital Indemnity insurance helps cover the cost of life-changing illnesses and health events including:</p> <ul style="list-style-type: none"> • Heart Attack • Cancer • Severe Burns • Stroke • Organ Transplant.... And more <p>Available in increments from \$5,000-\$20,000 Annual Screening/ Wellness Benefit</p>
401(A) Money Purchase Pension Plan	The STANDARD	<p>100% Employer Paid</p>	<p>Eligibility Requirements: 1st day of January following 21 years of age & 24 months of service</p>	<p>Contributions, for employees not covered by a collective bargaining agreement, start at the beginning of the third year of service.</p> <ul style="list-style-type: none"> • HMHD contributes 2% of an employee's gross pay <p>Vested at 5 years</p>
Union Pension	Labors International Union of North America	<p>100% Employer Paid</p>	<p>1st day of the 4th month of continuous service</p>	<p>Contributions for employees covered by a Collective Bargaining Agreement.</p>
457(B) Deferred Comp Plan	The STANDARD	<p>100% Employee Paid</p>	<p>1st day of the 4th month of continuous service</p>	<ul style="list-style-type: none"> • Voluntary contributions by employees up to IRS Guidelines. • Contributions accumulate on a Tax Deferred basis.

Description	Provider	Eligibility	Details
PTO/ETO Paid Time Off	HMHD	1ST of the month following or coinciding with 90 days of service Full and Part-Time Employees	Based on years of service and hours worked. Questions should be directed to Human Resources.
Sick Pay Plan	HMHD	1ST of the month following or coinciding with 90 days of service Full and Part-Time Employees	For employees covered by the Collective Bargaining Agreement. Accumulated Each Pay Period Based on Years of Service
Bereavement	HMHD	1ST of the month following or coinciding with 90 days of service Full and Part-Time Employees	This benefit is not accrued or accumulated. The duration is based on the family member relationship as outlined in our published policy information. See policy for full details.
Education Assistance	HMHD	Full, Part-Time, and PRN employees	100% Tuition, Fees, and Books Paid by HMHD (Selected Healthcare Careers) Eligible to apply after 6 months of service. To apply for assistance, an employee must submit the required paperwork and must receive approval.
FMLA Family Medical Leave	HMHD (Statutory)	Full and Part-time employees employed for one year and have worked a minimum of 1,250 hours	Twelve Weeks of unpaid Leave for certain reasons outlined in the Family Medical Leave Act Guidelines. See policy for full details.
Payroll Direct Deposit	HMHD	Full, Part-Time, and PRN employees	Offered by HMHD as a convenience for all employees. You can access your check stub on the Harris ERP web menu.

INSURANCE COSTS

Health Insurance:

Major Medical:

Single \$83.00 per pay
Family \$276.00 per pay

Minimum Value Plan:

Single \$62.50 per pay
Family \$207.50 per pay

Other Options Available:

MAXI I: Single \$83 per pay
Family \$276 per pay

MRP - \$41.50 per pay

Dental Insurance:

Employee Only \$15.58 per pay

Employee/Spouse \$30.90 per pay

Employee/Children \$33.84 per pay

Family \$48.12 per pay

Vision Insurance:

Employee Only \$4.32 per pay

Employee/Spouse \$9.14 per pay

Employee/Children \$7.38 per pay

Family \$12.31 per pay

Aflac Accident

Employee only	\$9.15 per pay
Employee/Spouse	\$14.45 per pay
Employee/Child(ren)	\$18.14 per pay
Family	\$23.38 per pay

Aflac Hospital Indemnity

Employee only	\$17.63 per pay
Employee/Spouse	\$34.46 per pay
Employee/Child(ren)	\$27.22 per pay
Family	\$44.05 per pay

Aflac Critical Illness

Sold in increments from \$5,000 - \$20,000 for Employee and Spouse only.

Reliance Life and Disability:

Basic Life and Accidental Death and Dismemberment – Coverage is 1 ½ times the employee’s annual salary and is paid by the hospital.

Supplemental Life – Based on the amount of coverage and age

Short-Term Disability – Based on age and salary

Long-Term Disability – Based on age and salary