



YOUR COMPREHENSIVE BENEFITS PACKAGE

EFFECTIVE JANUARY 1, 2009

WHAT ARE MY BENEFITS?	WHO IS ELIGIBLE?	WHEN AM I ELIGIBLE?	WHAT DO I RECEIVE?
CORE BENEFITS			
Basic Term Life and Basic AD&D Insurance	Regular full-time benefit eligible employees.	Effective on the 31st day of full-time employment.	Coverage equal to one times your annual base rate of pay. Premium paid by hospital.
HEALTH AND LIFE PROTECTION			
<p>Medical Plan</p> <p>Contact Blue Cross Blue Shield at: 1 (888) 344-7088</p> <p>For pre-admission review, call 1 (888) 376-6544</p> <p>For prescriptions, contact Caremark at: 1 (888) 892-7272 or www.caremark.com</p>	Regular full-time benefit eligible employees and eligible family members	Effective on the 31 st day of full-time employment.	<p>Lab and radiology services are paid at 100% with no deductible. ER has a \$75 co-pay for each visit. When admitted to an HMA hospital, covered expenses are paid at 100%.</p> <p>2 Options:</p> <p>Plan A: \$250 deductible 80%/20% co-insurance Out-of-pocket maximums: \$2000 individual; \$4000 family</p> <p>Plan B: \$500 deductible 70%/30% co-insurance Out-of-pocket maximums: \$2400 individual; \$4800 family</p>
Dental Plan ID-3316852 Contact CIGNA at: 1 (800) 244-6224 www.myCIGNA.com	Regular full-time benefit eligible employees and eligible family members	Effective on the 31 st day of full-time employment	Comprehensive Plan -\$50 annual deductible. Covers preventative, basic and major services. \$1500 annual benefit maximum.
Vision Contact VSP at: 1 (800) 877-7195 or www.vsp.com	Regular full-time benefit eligible employees and eligible family members	Effective on the 31st day of full-time employment.	Services provided through Vision Service Plan (VSP). When use network provider, pay \$10 co-pay for one annual vision exam. \$25 co-pay for single, bifocal or trifocal lenses. Receive allowances of \$150 toward purchase of frames or \$150 toward purchase of contact lenses. Out of network benefits also available.



YOUR COMPREHENSIVE BENEFITS PACKAGE

EFFECTIVE JANUARY 1, 2009

WHAT ARE MY BENEFITS?	WHO IS ELIGIBLE?	WHEN AM I ELIGIBLE?	WHAT DO I RECEIVE?
Short Term Disability Income Protection Insurance (STD) Contact UNUM at: 1 (888) 852-2232 or www.unum.com	Regular full-time benefit eligible employees	Effective on the 31 st day of full-time employment.	After 30 consecutive days of accident, illness or injury, eligible to receive a weekly benefit equal to 60% of your weekly earnings, to a maximum of \$1,000 per week for 22 weeks.
Long Term Disability Income Protection Insurance (LTD) Contact UNUM at: 1 (888) 852-2232 or www.unum.com Contact the EAP at: 1 (800) 854-1446	Regular full-time benefit eligible employees	Effective on the 31 st day of full-time employment	After 180 days of continuous disability, eligible to receive a monthly benefit equal to 60% of your monthly earnings, to a maximum of \$5,000 per month. Benefits may be payable to age 65. You are not required to pay LTD premiums as long as you are receiving LTD benefits. Employee Assistance Program (EAP)-up to three visits per year.
Supplemental Employee Life Insurance Contact UNUM at: 1 (888) 572-4438 or www.unum.com	Regular full-time benefit eligible employees and eligible family members	Effective on the 31 st day of full-time employment.	May elect up to 2 times annual pay for employee.
Dependent Life Insurance for spouse or children Contact UNUM at: 1 (888) 572-4438 or www.unum.com	Regular full-time benefit eligible employees and eligible family members	Effective on the 31 st day of full-time employment	May select coverage for spouse or for child/children at a cost of \$4.52 per pay period. Evidence of insurability may be required.
Reimbursement Accounts Call James Hagler at (352) 502-3364.	Regular full-time benefit eligible employees	Effective on the 31 st day of full-time employment.	Set aside pre-tax dollars through AFLAC to pay for certain health care expenses and dependent care expenses.
AFLAC: Accident, Cancer or Specified Health Event: Call James Hagler at (352) 502-3364.	Regular full-time benefit eligible employees	Effective on the 31 st day of full-time employment	Offered through AFLAC to provide direct benefits to employees in the event of an accident or illness.
RETIREMENT/SAVINGS			
Retirement Account (401K) Call the Interactive Voice Response System at 1 (877) 778-2100 or at www.prudential.com/online/retirement	All employees who have worked at least 1,000 hours during the plan year.	Employee can begin contributions immediately.	Automatic enrollment with a 4% pre-tax contribution. After 1 year of service, participants will begin receiving employer match up to 2% based on your contribution. Prudential is the full service provider. 100% vested after 6 years.
REST AND RELAXATION			



YOUR COMPREHENSIVE BENEFITS PACKAGE

EFFECTIVE JANUARY 1, 2009

WHAT ARE MY BENEFITS?	WHO IS ELIGIBLE?	WHEN AM I ELIGIBLE?	WHAT DO I RECEIVE?
Vacation (Time off with pay)	Regular full-time or part-time benefit eligible employees.	Accruals begin immediately upon hire. Eligible to request time off upon successful completion of initial employment period.	Provides income replacement when you take time away from work. Accrual rate based on length of eligible service.
Holidays	Regular full-time or part-time benefit eligible employees.	Effective immediately.	<u>Holidays observed by Seven Rivers Regional Medical Center:</u> New Years Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Day, Personal Day. If the holiday falls on a scheduled day off, an alternate day with approval may be taken within 30 days of the day of observation. For full-time, holiday pay is for 8 hours; for part-time, holiday pay is for 4 hours. The Personal Day holiday must be taken during the calendar year and is not carried over.
Sick Time	Regular full-time and part-time employees.	Accruals begin immediately upon hire. Eligible to request sick time upon successful completion of initial employment period.	Non-vested sick time. Accrue up to 12 days per year if full-time or up to 6 days per year if part-time. Approved in increments of 4 hours. May accrue up to a maximum of 1040 hours (130 days).
ADDITIONAL BENEFITS			
Direct Deposit	All employees.	Upon hire.	Biweekly pay can be electronically deposited into your account at the bank of your choice. It takes two (2) pay periods to set up.
Tuition Reimbursement	Regular full-time employees.	Eligible after 1 year of employment.	100% paid tuition for job related courses, up to \$1500 per calendar year.
Leaves of Absence (Medical, Family, General, Military, Jury Duty, Witness Duty and Bereavement)	Regular full-time and part-time employees.	Eligible on 91 st day of employment although certain leaves may be granted within the first 90 days when required by law.	All requests for a leaves of absence must be initiated through your supervisor and submitted by you in writing to your HR Representative prior to the start of leave.
Service Awards	All employees	At various years of	Recognition gift for years of service.



YOUR COMPREHENSIVE BENEFITS PACKAGE

EFFECTIVE JANUARY 1, 2009

WHAT ARE MY BENEFITS?	WHO IS ELIGIBLE?	WHEN AM I ELIGIBLE?	WHAT DO I RECEIVE?
		service.	
Cafeteria Discount	All employees	Upon hire.	Available with Employee I.D.
Credit Union	All employees	Upon hire.	At Suncoast Schools Federal Credit Union, employees are eligible for free checking accounts and on-line bill payment, no monthly fees for savings accounts and favorable loan rates.
Tickets At Work	All employees and family members	Upon hire.	Discounted tickets to local, state and national theme parks and other entertainment events.

Revised 1/5/09