

ANMED HEALTH
BENEFITS OUTLINE 2018

Human Resources

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BENEFIT	DESCRIPTION
Health Insurance	Coverage becomes effective after 90 days of full time, part time .9, .8, .7, or .6 service. Eligible employees may enroll in the PPO Silver Medical Plan. All other employees have the option to elect the Health Savings Plan. Coverage levels of single, employee and spouse, employee and child(ren), or family coverage are available at reasonable rates. A Prescription Drug benefit is included with each medical plan.
Non Contributory Term Life	Coverage becomes effective after 90 days of full time, part time .9, .8, .7, or .6 service. AnMed Health provides its employees life insurance equal to one times base salary at no cost.
Supplemental Term Life	Coverage becomes effective after 90 days of full time, part time .9, or .8 service. Employees have an option to buy additional life insurance of one or two times base pay to a maximum of \$250,000. Optional dependent life is also available for employees to purchase.
Dental Insurance and Vision Insurance	Coverage becomes effective after 90 days of full time, part time .9, .8, .7 or .6 service. AnMed Health provides two dental options and two vision plan options for single, dual and family coverage at a reasonable cost.
Long Term Disability (LTD)	Coverage becomes effective after 90 days of service. AnMed Health provides LTD with benefits payable up to two years at 60% of base pay free to full time, part time .9, or .8 employees. Extended LTD coverage can be purchased for 60% base salary replacement to Age 65. A separate LTD plan is provided to Officers, Directors, and Physicians to provide coverage commensurate with 60% of their base pay.
Short Term Disability (STD)	Coverage becomes effective after 90 days of service. AnMed Health provides STD at 60% of base pay free to full time, part time .9, or .8 employees. No additional coverage is available.
Retirement Plan (Basic Defined Contribution)	This 401(a) plan provides the employee with a source of savings for retirement income. AnMed Health makes all contributions. Eligibility begins with one year of at least 1000 hours of service. Full vestiture is achieved with 3 years of 1000 hours of service each. MSO employees have a separate 401(k) retirement plan.
Supplemental Retirement Plan (Matching Program)	Eligibility begins immediately and the employer match begins after 6 months of service. AnMed Health will match 25 cents for every dollar contributed, up to the first four percent of an employee's salary. Employees will have an option to roll-over tax-deferred plans held with another company. You are immediately vested in both your contribution and the match.

BENEFIT**DESCRIPTION****Voluntary Benefits**

Group Hospital Indemnity, Group Critical Illness, and Group Accident Insurance are available through payroll deduction.

Paid Time Off (PTO)

Accruals commence 3 months from your anniversary date. AnMed Health provides PTO for vacation, holidays and sickness.

Full Time Employees**Years of Service**

3 mo. - 6 yrs.

73 mo. - 10 yrs.

121 mo. - 15 yrs.

Over 15 yrs.

Annual Accrual

24 days (7.385 hrs per pay period)

26 days (8.0 hrs per pay period)

28 days (8.62 hrs per pay period)

30 days (9.23 hrs per pay period)

Part Time Employees**Status**

.9

.8

.7

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Annual Accrual

20 days (6.154 hrs per pay period)

16 days (4.923 hrs per pay period)

12 days (3.692 hrs per pay period)

8 days (2.462 hrs per pay period)

Additional Benefits Provided by AnMed Health

- Credit Union
- Employee Assistance Program
- Direct Payroll Deposit
- Employee Cafeteria
- Blood Assurance Program
- Discounted Tickets to Six Flags and Carowinds
- Wellness Activities
- Merit Pay Raise
- Employee Health Services
- Bereavement Pay
- Free On-Site Parking
- Flexible Spending Accounts
- Educational Assistance
- Employee Discount Booklet

Premiums for Medical, Dental, Vision, Disability and Term Life Insurance are available on a Pre-Tax Basis.