



Thomas
Memorial
Hospital

An affiliate of Thomas Health System, Inc.

2010 BENEFIT SHEET

www.thomaswv.org

**BENEFIT SHEET
2010**

MEDICAL INSURANCE

Blue Cross/Blue Shield

	Full Time	Part Time
Family Plan	\$175.00/pay	\$223.00/pay
Single Plan	\$ 87.50/pay	\$111.50/pay
Family Plan (Non Nicotine Use)	\$160.00/pay	\$210.00/pay
Single Plan (Non Nicotine Use)	\$ 80.00/pay	\$105.00/pay

Physician Office Co-Pays \$25 Primary Care Physician
(In Network) \$35 Specialist

Prescriptions \$10 Generic
 \$20 Preferred Brand
 \$50 Non-Preferred Brand

Mail Order Prescription \$25 Generic
(90 day supply) \$50 Preferred Brand
 \$125 Non-Preferred Brand

DENTAL INSURANCE

Thomas Hospital Dental Plan **Family Plan** \$7/pay Full Time \$8/pay Part Time
 Single Plan \$3/pay Full Time \$4/pay Part Time

100% Preventive (exam, cleaning, sealants and X-rays)
***80% Basic** (fillings, extractions)
***50% Major** (crowns, bridges dentures)
*Basic and Major services subject to \$25.00 deductible
\$1,200 maximum benefit per year
Claims paid by Wells Fargo Third Party Administrators.

VISION INSURANCE

Thomas Hospital Vision Plan **Family Plan** \$4.00/pay **Single Plan** \$1.50/pay

\$50 Exam
\$50 Frames
\$30/Lens single vision
\$35/Lens bifocals
\$40/Lens trifocals
\$45/Lens lenticular
\$37.50/Contact lenses
Benefits payable once every 12 months for either
glasses or contacts. Claims paid by Wells Fargo Third
Party Administrators.

LIFE

Life Insurance \$10,000 Basic Life provided at no cost. Employees can elect Optional Life at 1, 2 or 2½ times annual salary. Premiums are based on age and salary.

Spouse Life Insurance	\$10,000	\$ 2.30/pay
	\$20,000	\$ 4.60/pay
	\$30,000	\$ 6.90/pay
	\$40,000	\$ 9.20/pay
	\$50,000	\$11.50/pay

Child Life Insurance	\$ 2,000	\$0.13/pay
	\$ 4,000	\$0.25/pay
	\$ 6,000	\$0.38/pay
	\$ 8,000	\$0.50/pay
	\$10,000	\$0.63/pay

ACCIDENTAL DEATH/DISEMBLEMENT

Mutual of Omaha \$10,000 to \$250,000
\$.46/10,000 **Single** \$.66/\$10,000 **Family**
24 hours a day, around the world coverage.

LONG TERM DISABILITY

Gardner & White Coverage for long-term disabilities. Hospital provides a plan that pays 40% of the monthly salary after being off work 5 months. Employee has the option to apply for 60% of their monthly salary for an additional premium based on age and salary.

SHORT TERM DISABILITY

Fort Dearborn Life Coverage for short-term disabilities. Benefits payable on the 15th day of disability and for a maximum of 26 weeks. 12 month pre-existing condition clause. Not to exceed 70% of weekly base salary.

SPENDING ACCOUNTS

Health Care Up to \$125/pay (\$3,000/year) can be set aside in a health care spending account to be used to pay items such as co-pays, deductibles, orthodontics and other expenses not reimbursed by insurance. Employees are not taxed on the amount set aside in this account.

Dependent Care Up to \$208.33/pay (\$5,000/year) can be set aside in a dependent care spending account to be used to pay day care expenses. Employees are not taxed on the amount set aside in this account.

RETIREMENT PLANS

Defined Benefit Plan

Employees who have completed one year of service and attained age 21 are eligible. Eligible employees who work 1,000 hours/year for 5 years will be 100% vested in the hospital retirement plan.

Matched Retirement

Thomas Hospital matches 1.25% of employee salaries directed to the matched retirement plan (403b annuity plan). Must be employed 12 months and be full time or part time to be eligible to receive the matching. Three companies utilized for this plan: Equitable, Fidelity and Hartford.

VACATION

Regular full time and regular part time employees accrue vacation according to the following:

	1 Year	5 Year	10 Years	20 Years
40 hours/week (1.0)	80 hrs/year	120 hrs/year	160 hrs/year	200 hrs/year
36 hours/week (.9)	72 hrs/year	108 hrs/year	144 hrs/year	180 hrs/year
32 hours/week (.8)	64 hrs/year	96 hrs/year	128 hrs/year	160 hrs/year
24 hours/week (.6)	48 hrs/year	72 hrs/year	96 hrs/year	
20 hours/week (.5)	40 hrs/year	64 hrs/year	80 hrs/year	
16 hours/week (.4)	32 hrs/year	48 hrs/year	64 hrs/year	

HOLIDAYS

Full time and part time employees are eligible for paid holidays according to the following schedule:

40 hours/week	8 Paid Holidays
36 hours/week	7 Paid Holidays
32 hours/week	6 Paid Holidays
24 hours/week	5 Paid Holidays
20 hours/week	4 Paid Holidays
16 hours/week	3 Paid Holidays

SICK LEAVE

Full time and part time employees who do not take a sick or absent day are eligible to accrue a maximum of 720 hours sick leave according to the following schedule:

40 hours/week	1.0 days/month
36 hours/week	.9 days/month
32 hours/week	.8 days/month
24 hours/week	.6 days/month
20 hours/week	.5 days/month
16 hours/week	.4 days/month

SICK LEAVE BONUS

Full time employees on the payroll as of December 31st who have no sick or absent days will be eligible for up to a \$400 Attendance Bonus (accrued \$100/quarter).

CREDIT UNION

Employees are eligible to join the MAC Federal Credit Union, located across the street from the hospital. Benefits include checking, debit card, savings, auto loans, personal loans, and Christmas and vacation clubs.

SHIFT DIFFERENTIALS

Evening Shift Differential \$1.25/hour Night Shift Differential \$1.25/hour

WEEKEND DIFFERENTIALS

RN/Rad Tech/Lab Tech

\$1.25/hour - Days

\$2.25/hour - Evenings

\$3.00/hour - Nights

LPN/Respiratory Therapist/MRI Tech

\$1.00/hour - Days

\$1.50/hour - Evenings

\$2.00/hour - Nights

TUITION REIMBURSEMENT

Full time and part time employees with six months of employment are eligible for tuition reimbursement up to \$900/semester and \$100/semester for books and academic fees (based on commitment). Courses must be at an approved educational institution and must be job or health care related.

FREE PARKING

Free parking is available to all employees on the surface lots.

FREE MEALS ON HOLIDAYS AND BIRTHDAY

Employees working on a designated hospital calendar holiday will receive a free meal in the cafeteria. Employees will receive a free meal during the month of their birthday.

WELLNESS CENTER

A wellness center for exercising is provided for employees, their spouses and their children over the age of 14 to use during non-work time. Shower facilities and a wide variety of exercise equipment are available.



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Thomas Memorial Hospital
4605 MacCorkle Avenue, S.W.
South Charleston, West Virginia 25309
www.thomaswv.org
304/766-3631