



Preferred Family Healthcare **Benefits Overview**

Aetna Basic Life and AD& D Coverage

As a full-time employee of Preferred Family Healthcare you are provided term life insurance in the amount of \$25,000.00 and accidental death and dismemberment insurance in the amount of \$25,000.00.

Aetna - Medical/Vision Coverage

It is no secret that national medical insurance costs are skyrocketing. Because it is of paramount importance to Preferred Family Healthcare to be able to maintain a high level of employee benefits at affordable prices for all our employees; we are offering you a choice between three plans, Base, Enhanced and Major Medical and three different premiums. After two months of full-time employment, you can determine which option is best for you and your family.

The main differences between the Base, Enhanced and Major Medical plans are as follows:

In-network office visit co-payment is \$15 in the Enhanced Plan and \$30 in the Base Plan. The Base Plan includes an in-network deductible of \$1,500 per individual/\$3,000 per family compared to \$500/\$1,000 in the Enhanced Plan.

The Base Plan includes an in-network Out-of-Pocket Maximum of \$3,500 per individual/\$7,000 per family compared to \$1,000/\$2,000 of the Enhanced Plan.

The Major Medical/Rx Plan in-network the plan pays 80% of all eligible expenses after deductible. **NO CO-PAYMENT APPLIES.** Annual Deductible: \$3000 Per Covered Person, not to exceed \$6000 for all Covered Members. Annual out-of-Pocket: \$4500 Per Covered Person not to exceed \$9000 for all Covered Members. Plan pays 80% of all covered charges up to deductible and out-of-pocket limits then pays 100%.

Out-of-Network Plan pays 60% of all eligible expenses after deductible. Annual Deductible: \$4000 Per Covered Person, not to exceed \$8000 for all Covered Members. Annual Out-of-Pocket: \$8000 Per Covered Person, not to exceed \$16,000 for all Covered Members. Plan pays 60% of all covered charges up to deductible and out-of-pocket limits then pays 100%.

Once you are enrolled you can log onto <http://www.aetna.com> as a member to view your benefits online.

Vision coverage is also provided by Aetna and is included with all medical plans.

Aetna- Dental Coverage

Dental coverage is also provided by Aetna. Your deductible for In-Network and Out-of-Network is \$50.00 however the deductible is waived for Preventive Services and is paid at 100%. Basic services are paid at 90% and Major services are paid at 50%.

Aetna – Voluntary Life Insurance

Additional life insurance is available by payroll deduction for you to purchase on employee and spouse or entire family. Full-time employees are eligible for this benefit after completing the required waiting period.

Lincoln Financial – Short Term (STD) and Long Term Disability (LTD)

Our STD policy is provided by Lincoln Financial. This plan is available to help meet your financial needs should you become totally disabled due to a covered injury or sickness and unable to perform your regular work for more than 14 days. There is a 2 week elimination period for accidents and sickness. That means you must be out of work for 2 weeks before benefits will be paid. The weekly benefit amount is 60% of your basic weekly income to a maximum benefit of \$500. The maximum payment period is 13 weeks.

Our LTD policy is available to help meet your financial needs should you become totally disabled due to a covered injury or sickness and unable to perform your regular work for more than 90 days. There is a 90-day elimination period for injuries and sickness. This means you must be disabled for 90 days before benefits are due. The monthly benefit amount is 60% of your basic monthly Income at the time of disability up to a maximum monthly benefit of \$5,000.00, less other income benefits. The maximum payment period will vary based on your age at the time our disability starts.

401(k) RETIREMENT SAVINGS PLAN – Fidelity Investments

PFH has designed a 401(k) employee's retirement saving plan to provide employees with a supplemental source of income for their retirement income needs. Under the program, PFH may make a discretionary agency match that will be determined each year. In order to receive the designated allotment, each participant will be required to make tax-deferred contributions to the plan that will be matched by PFH on a dollar-for-dollar basis up to the amount determined. The plan is currently set up for the agency to match up to 5% of the employee's gross income. Employees can tax-defer additional funds in accordance with IRS guidelines that will not be matched by the agency. In 2004, PFH entered into a Safe Harbor Plan that allows you to be 100% vested in the plan from date of enrollment. For purposes of determining your eligibility to participate in the Plan, a Year of Service is a 12-consecutive month period beginning on your date of hire during which you are credited with at least 1000 Hours of Service. You are eligible to participate in this Plan upon completing one Year of Service and attaining age 21.

AFLAC SUPPLEMENTAL INSURANCE

Full-time employees are eligible for AFLAC Accident and Cancer Policies. This insurance is provided by AFLAC. This coverage can be purchased for employee, spouse and family members.

Flexible Spending Accounts (FSA)

A FSA allows you to put money aside, tax free, from your paycheck to be used for eligible out-of-pocket health care and/ or dependent care expenses. Money from each paycheck is deposited into your account (s) before federal income, Social Security and Medicare taxes are withheld. You are then reimbursed using the before-tax dollars from your accounts (s) when you submit receipts for eligible expenses.

Medical FSA – This account can be used to help you with you and your family's out-of-pocket health care costs, such as eyeglasses, contacts, co pays, certain over-the-counter medicines, prescriptions, deductibles and dental expenses. The account allows you to pay for these types of healthcare expenses with tax-free dollars.

Dependent Care FSA- This account can be used to help you with your expenses for certain types of dependent care costs, such as a child in a day care or an

elderly or disabled adult that is your legal responsibility. This account allows you to pay for these types of dependent care expenses with tax-free dollars.

Credit Union

PFH utilizes the Postal & Community Credit Union in St. Joseph which features option such as payroll deductions for savings and loans. There is a \$1.00 entrance fee and the first share is \$5.00. The first share must be purchased within the first six months after opening the account. You may deposit at anytime and must maintain a minimal balance of \$5.00 for the account to remain open. You may have three withdrawals per quarter.

Bereavement Leave

Full-time employees will be granted up to three days with pay to be used in the two week period following the date of death to arrange and/or attend the funerals of immediate family members. Immediate family members are defined as spouse, child, father, mother, siblings, father-in-law, mother-in-law, son-in-law, daughter-in-law, siblings-in-law, grandchildren and grandparents and great-grand parents.

Paid Time Off (PTO)

A full-time employee will accumulate PTO hours beginning on the employee's first day in an eligible position. PTO hours can be used for holidays, sick days and vacation.

Extended Medical Reserve (EMR)

Full-time employees will accumulate EMR hours to allow time off work for long term health-related care for the employee, his or her spouse, or dependent child or children. EMR will accumulate beginning on the first day in an eligible position.

PAS - Employee Assistance Program (EAP)

Preferred Family Healthcare, Inc. is pleased to inform you of a valuable new benefit, our Employee Assistance Program (EAP). Through our contract with our independent service provider, Personal Assistance Services (PAS), you and your eligible dependents can receive confidential assistance with personal and work/life concerns. Our EAP benefit offers confidential, short-term counseling for personal and family issues in dealing with family and relationship issues, substance abuse, stress and anxiety, communication issues, and emotional

concerns, at no cost to you. The EAP also provides the following services to help you balance work and home life: legal concerns, financial planning, retirement issues, weight management, child and elder care resources, and many more!

Preferred Fitness Program:

Employees are encouraged to participate in physical fitness activities. Preferred Fitness Program incentive is for all full-time employees. This incentive offers gym membership fee reimbursement as well as quarterly and annual participation prizes. In order to qualify for reimbursement and prizes, employees must prove that they have actively participated 6 times per month. Proof should be provided on gym membership receipt or on PFH Form-Gym Proof of Participation Form. Employees will be reimbursed up to \$20/month for employee's membership. Employees will be reimbursed up to \$20/month for dependent membership. (A child dependent must be living at home and under the age of 24) The maximum reimbursement is \$40/month.

Wellness Visit Reimbursement:

All employees are encouraged to obtain their annual wellness check-up. This incentive is only for those employees who are enrolled in PFH's company sponsored medical insurance. Monetary Bonus Incentive's will be distributed annually upon receipt of a completed PFH Wellness form. Employees who are enrolled in 'Employee Only' or 'Employee plus 1 Dependent' will be given \$50.00 upon proof that the employee, the employee's dependent or both have participated in the annual check-up. Employees who are enrolled in 'Employee plus 2 dependents' (i.e. family coverage or employee plus 2 children) will be given \$100.00 upon proof that the employee and at least one dependent has participated in the annual wellness check-up. If only the employee meets the criteria under this plan the employee will receive \$50.00.

Wellness 6-8 Month Follow-Up Visit Reimbursement:

At 6-8 months following the Initial Wellness Visit, the employee or one dependent may prove that they have maintained their healthy lifestyle or made improvements to suggestions offered by their physician. Monetary Bonus Incentives will be distributed annually upon receipt of a completed PFH Wellness Re-visit form indicating healthy status or improvements. Employees will be given

\$50.00 upon proof that they or one of their dependents has maintained their healthy status or made improvements suggested by their physician.

Leave of Absence- Family Medical Leave Act (FLMA)

Leaves of absence will be granted to employees for family and medical reasons as provided through the Family Medical Leave Act of 1993. Leaves of absence will be approved on an unpaid basis, however, employees may use available PTO and Extended Medical Reserve during an approved medical leave if they so desire. Specifically, FMLA leave may be taken for: birth of a child of the employee, placement of a child with the employee for adoption or foster care, a serious health condition of a member of the employee's family, Service member, or the employee's own serious health condition.

Military Leave

PFH recognizes that certain employees may be called upon to serve in the military. The agency will grant an unpaid leave provided employees submit written verification of a call to duty from the appropriate military authority. Employees involved in military leave are not required to use vacation time, but may choose to do so if they desire pay for hours lost. PFH also grants permanent full-time employees up to two weeks of military leave to meet their weekly or annual training obligations in the Active Reserves.

Jury Duty

Full-time employees of Preferred Family Healthcare, Inc. are encouraged to perform their civic duties when selected for jury duty. In the interest of promoting good citizenship, the agency has established this policy to compensate employees for time off work to meet jury duty obligations.

License/Certification Reimbursement

Preferred Family Healthcare places a high priority on recruiting and retaining highly qualified and credentialed staff. To this end, Preferred Family Healthcare provides reimbursement to full-time employees for licensure, certification, or other fees for professional credentials that are immediately applicable to the employee's position and job description.

To be eligible for reimbursement, the employee must be in a full-time position, and the credential must be necessary or very important to the employee's performance of duties. Determination of reimbursement eligibility for any employee and for any credential is made by the appropriate senior executive team member.

