



Full Time Employee Benefit Summary

Benefit Title	Eligibility Period	Who Pays	Benefit
Paid Time Off	After 90 day Introductory Period	URMC	<p><u>Non-Exempt Annual Accrual Rate</u></p> <p>0-9 years 22 days 10-19 years 27 days 20+ years 32 days</p> <p><u>Exempt Annual Accrual Rate</u></p> <p>0-9 years 27 days 10-19 years 32 days 20+ years 37 days</p> <p>Max PTO Accrual is 240 hours.</p>
Major Disability (Extended Sick Time)	After 90 days Introductory Period	URMC	<p>Non Exempt Accrual: 5 days per year Exempt Accrual: 10 days per year</p> <p>Max Major Disability accrual is 480 hours</p>
Long Term Disability	1 st of month after 30 days of employment	Employee	<p>60% of monthly earnings up to maximum of \$5,000 per month when unable to work for 180 days UNUM</p> <p>**LTD premium is paid by URMC for Exempt Employees and provides up to \$10,000 per month</p>
Short Term Disability	1 st of month after 30 days of employment	Employee	<p>60% of monthly earnings up to a maximum of \$1,000 a week when unable to work up to 180 days UNUM</p>
Medical Insurance	1 st of month after 30 days of employment	URMC and Employee	<p>Includes Health and RX Choice of 2 plans</p> <ul style="list-style-type: none"> • PPO • High Deductible (HSA eligible)



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Health Savings Account (only with the HDHP)	1 st month after 30 days	URMC and Employee	Bank of America account established by the employer Annual employer contributions by the employer ONLY available with the High Deductible Health plan)
Dental Insurance	1 st of month after 30 days of employment	Employee	\$1200 calendar year maximum Orthodontics up to age 19 UNUM Dental Network
Vision Insurance	1 st of month after 30 days of employment	Employee	In Network and Out of Network benefits UNUM EyeMed Insight Network
Flexible Spending Accounts	1 st of month after 30 days Of employment	Employee	Deposit of pre-tax dollars into Health Care or Dependent Care accounts to meet Qualified expenses Administered by Aflac/Wageworks
Group Term Life Insurance	1 st of month after 30 days of employment	URMC	2X Annual Base Salary (Exempt) \$150,000 Maximum. 1X Annual Base Salary (Non- Exempt) \$100,000 maximum.
Group AD&D & Life Insurance	1 st of month after 30 days of employment	URMC	Same as above
Voluntary Term Life Insurance And AD&D	1 st of month after 30 days of employment	Employee	Purchase up to 5X Annual Base Salary. Dependent coverage available. Rate based on employee's age.



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401(K) Retirement Plan	Immediately- Age 19	Employee URMC	Deferral percentage based in IRS Limit Choice of investment accounts. Three (3) year cliff vesting for all employer contributions. Employer matching contribution: 1 st percent of employee contribution - 100% match 2 nd percent of employee contribution – 50% match 3 rd percent of employee contribution – 25% match 4 th percent of employee contribution – 25% match Potential Discretionary employer contribution determined annually. Must work 1,000 hours in Plan Year to be eligible.
Leave of Absence	After six months of employment	URMC	See Leave of Absence Policy for eligibility
Jury Duty	Immediately	URMC	Full pay for scheduled work time
Bereavement	Immediately	URMC	Up to 24 hours of time off with pay in the event of the death of an immediate family member
Tuition Reimbursement	After one (1) year of employment	URMC	Up to \$3000 per fiscal year
Employee Education	Immediately	URMC	Various opportunities with Educational Services Department



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Employee Assistance (EAP)	Immediately	URMC	Confidential referral services for all employees and family members for professional counseling Includes legal, financial, emotional, substance abuse counseling
529 College Savings Plan	Immediately	Employee	Pre-Tax payroll deduction for college tuition savings. Minimum of \$15.00 pre-tax payroll deduction for college tuition
Discounts	Immediately	Employee	<ul style="list-style-type: none">• URMC Cafeteria• Wellness Center• Verizon Wireless• Tickets at Work
AFLAC Plans Available	Immediately	Employee	<ul style="list-style-type: none">• Accident• Hospital Indemnity• Critical Illness