

Employee Benefits Summary 2010



Full Time – working at least 32 hours per week or 64 hours per pay period
Part Time – working at least 20 – 31.99 hours per week or 40 – 63.99 hours per pay period

BENEFIT	EMPLOYMENT STATUS	WHEN ELIGIBLE	WHAT YOU RECEIVE										
PAID TIME OFF	Full and part time	0 - 3 years 4 - 7 years 8 - 14 years 15 - 24 years 25+ years Available immediately	184 hrs/23 days (.0885/paid hr) Maximum 184 hrs 224 hrs/28 days (.1077/paid hr) Maximum 224 hrs 264 hrs/33 days (.1270/paid hr) Maximum 264 hrs 288 hrs/36 days (.1385/paid hr) Maximum 288 hrs 304 hrs/38 days (.1462/paid hr) Maximum 304 hrs <i>Paid time off for personal time that includes vacation, holidays, & short-term illness.</i>										
HEALTH INSURANCE	Full and part time	First of the month following date of hire.	Blue Cross Blue Shield of ND – Claims Administrator <i>High and Low Options available. Employee and Employer premium sharing varies based on type of contract. Single, single + child(ren) & family coverage available.</i>										
DENTAL INSURANCE	Full and part time	First of the month following date of hire.	Dental Service Corp. of ND – Claims Administrator <i>High and Low Options available. Employee and Employer premium sharing varies based on type of contract. Single, single + child(ren) & family coverage available. Discounts available through DSC providers.</i>										
VISION INSURANCE	Full and part time	First of the month following date of hire.	Vision Services Inc. (Elective) – Claims Administrator <i>Employee may purchase. Single, single + child(ren) and family coverage available. Discounts available through VSI providers.</i>										
401(k) RETIREMENT PLAN	All employees meeting eligibility criteria	All employees are automatically enrolled at a 6% contribution rate upon hire. Employees not wanting to participate have the option to opt out of the plan. Employees are eligible to contribute voluntary contributions 1 st of the month following date of hire and age 21. Employer match contributions made after one-year waiting period with 1,000 hours paid (worked or paid leave) to qualify for entry into the plan. Entry dates for the match are January 1 st and July 1 st . <u>Profit Sharing Contribution:</u> One year waiting period with 1,000 hours paid (worked or paid leave) and age 21 to qualify for entry into the plan. Plan entry dates are January 1 st and July 1 st .	<i>Matching contributions of 50% on first 6% of employee contributions.</i> <u>Vesting:</u> <i>For employees hired on or after January 1, 2010</i> <table border="0"> <tr> <td><i>Less than 2 years</i></td> <td><i>0%</i></td> </tr> <tr> <td><i>2, but less than 3 years</i></td> <td><i>25%</i></td> </tr> <tr> <td><i>3, but less than 4 years</i></td> <td><i>50%</i></td> </tr> <tr> <td><i>4, but less than 5 years</i></td> <td><i>75%</i></td> </tr> <tr> <td><i>5 years or more</i></td> <td><i>100%</i></td> </tr> </table> <u>Two-Tier Contribution:</u> <ul style="list-style-type: none"> <i>4% of eligible gross wages paid during the plan year up to IRS cap (\$245,000 for 2009)</i> <i>Retirement plan contributions of an additional 4% of eligible income between FICA cap and IRS cap (\$106,400 and \$245,000)</i> 	<i>Less than 2 years</i>	<i>0%</i>	<i>2, but less than 3 years</i>	<i>25%</i>	<i>3, but less than 4 years</i>	<i>50%</i>	<i>4, but less than 5 years</i>	<i>75%</i>	<i>5 years or more</i>	<i>100%</i>
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LIFE INSURANCE	Full and part time	First of the month following date of hire.	Lincoln Financial Group <u>Term Life Insurance (Employer paid):</u> <i>1x annual salary (max \$50,000)</i> <u>Voluntary Life Insurance (Elective):</u> <i>Employee may purchase additional for self, spouse or dependents.</i>										

SHORT TERM DISABILITY	Full and part time	First of the month following date of hire.	Lincoln Financial Group <i>Premium shared 50/50 employee and employer. Weekly benefit 60% of covered earnings, up to maximum of \$1,000/week, beginning 8th day of disability, up to 90 days</i>
LONG TERM DISABILITY	Full and part time	First of the month following date of hire.	Lincoln Financial Group <i>Employer paid benefit 60% of covered earnings, up to maximum of \$5,000/month, beginning 90 days after disability, up to age 65.</i>
FLEXIBLE SPENDING ACCOUNT	Full and part time	First of the month following date of hire.	Discovery Benefits, Inc. <i>Pre-tax premium conversion for health, dental and vision premiums; flexible spending accounts for out-of-pocket medical & dependent care expenses.</i>
FUNERAL LEAVE	Full and part time	Immediately	<i>Up to 3 days paid leave for scheduled hours missed due to the death of an immediate family member, as defined by HR policy .0027.</i>
VISION DISCOUNTS	Full and part time	First of the month following date of hire.	Available through Innovis Health Providers only <i>Discounted prices on comprehensive eye examinations, frames, lenses & contact lenses. Offered to employees and their immediate family members. No premium cost.</i>
CANCER CARE INSURANCE	Full and part time	First of the month following date of hire.	Noridian Insurance Services Inc. (Elective) <i>Employee may purchase. Employee, employee+children and employee+ family coverage available.</i>
ACCIDENT GUARD INSURANCE	Full and part time	First of the month following date of hire.	Noridian Insurance Services Inc. (Elective) <i>Employee may purchase. Employee, employee+children and employee+ family coverage available.</i>
LONG TERM CARE INSURANCE	Full and part time	First of the month following date of hire.	Noridian Insurance Services Inc. (Elective) <i>Employee may purchase. Employee, spouse, child and family member coverage available.</i>
SECTION 529 COLLEGE SAVINGS PROGRAM	All employees	First of the month following date of hire.	Sullivan Agency - College America Plan <i>Invest automatically in a tax-advantages college savings program through personal checking account. No initial sales charges and low on-going expenses.</i>
EDUCATIONAL ASSISTANCE	Full and part time	Eligible to apply after 6 months of service	<i>Limited financial assistance for continued education up to a budgeted maximum per year. Must apply before class begins. Reimbursement prorated according to FTE for part time employees. Dollar maximums set by Board of Directors.</i>
EMPLOYEE ASSISTANCE	Full and part time	Immediately	Live Well Solutions <i>24-hour personal and confidential counseling services available to employees and their family members.</i>
PARTNER PERKS PROGRAM	All employees	Immediately	<i>Area businesses offer discounts. A current list is available on the intranet or from Human Resources.</i>

OTHER BENEFITS AVAILABLE

Employee Recognition Program ♦ Workers Compensation ♦ Wellness Program ♦ Liability Insurance ♦ Special Events
♦ Leaves of Absence ♦ Employee Learning and Development Programs

The description of benefits are general in nature and do not create a contract between Innovis Health and any employee.
Please see the Plan Document or the Summary Plan Description for a more comprehensive description of benefits.
Benefits provided by Innovis Health are subject to change at any time.