

# CHI BENEFITS


at a glance

St. Joseph's Hospital and Health Center



† CATHOLIC HEALTH  
INITIATIVES<sup>®</sup>

*A spirit of innovation, a legacy of care.*



Our mission to create healthier communities extends to our own workplace. Not only do we want all employees and their families to enjoy good health, we want them to have affordable health care and adequate savings when they retire. That's why we offer a competitive and sustainable benefits program, including affordable health care, wellness programs, retirement savings options and more. These programs help you care for yourself and your family — physically, financially, mentally and spiritually.

This booklet contains a benefit eligibility summary followed by an overview of the benefits for St. Joseph's Hospital and Health Center employees.

## Benefit Eligibility

Employee eligibility may vary, based on the benefit. Read below to learn about eligibility and when coverage begins.

<p>A full-time employee (regularly scheduled to work at least 64 hours per two-week pay period) or a part-time employee (regularly scheduled to work at least 40 hours per two-week pay period), is eligible on the first day of the month following 30 days of employment.</p>	<ul style="list-style-type: none"> <li>■ Catholic Health Initiatives Medical Plan*</li> <li>■ Catholic Health Initiatives Dental Plan*</li> <li>■ Vision Plan*</li> <li>■ Employee Basic Life and Accidental Death and Dismemberment (AD&amp;D) Insurance</li> <li>■ Employee Supplemental Life and Accidental Death and Dismemberment (AD&amp;D) Insurance</li> <li>■ Spouse and Child Life Insurance*</li> <li>■ Adoption Assistance</li> <li>■ Health Care Flexible Spending Account</li> <li>■ Dependent Care Flexible Spending Account</li> </ul>
<p>All employees are eligible on date of hire.</p>	<ul style="list-style-type: none"> <li>■ Military Leave</li> <li>■ Catholic Health Initiatives Employee Savings Plan</li> <li>■ Employee Assistance Program</li> </ul>
<p>An employee is eligible after 12 months of service if at least 1,250 hours are worked during that 12-month period.</p>	<ul style="list-style-type: none"> <li>■ Family and Medical Leave Act (FMLA)</li> </ul>
<p>An employee becomes a participant on January 1 following the first 1,000 hours paid in a calendar year.</p>	<ul style="list-style-type: none"> <li>■ Catholic Health Initiatives Retirement Plan</li> </ul>
<p>A full-time employee (regularly scheduled to work at least 64 hours per two-week pay period) or a part-time employee (regularly scheduled to work at least 40 hours per two-week pay period), begins to accrue paid time off immediately. An employee is eligible to take paid time off on the first day of the month following 30 days of employment.</p>	<ul style="list-style-type: none"> <li>■ Paid Time Off (PTO)</li> </ul>
<p>A full-time employee (regularly scheduled to work at least 64 hours per two-week pay period) or a part-time employee (regularly scheduled to work at least 40 hours per two-week pay period), is eligible on first day of the month following 90 days of employment.</p>	<ul style="list-style-type: none"> <li>■ Extended Illness Bank</li> </ul>
<p>A full-time employee (regularly scheduled to work at least 64 hours per two-week pay period), is eligible on the first day of the month following 90 days of employment.</p>	<ul style="list-style-type: none"> <li>■ Long-term Disability</li> </ul>
<p>A full-time employee (regularly scheduled to work at least 64 hours per two-week pay period) or part-time employee (regularly scheduled to work at least 40 hours per two-week pay period), is eligible on date of hire.</p>	<ul style="list-style-type: none"> <li>■ Tuition Assistance</li> </ul>

\* Eligible dependents include a legal spouse, unmarried children up to age 19, full-time students who attend accredited U.S.-based post-secondary institutions up to age 25. Unmarried children of any age who are physically or mentally handicapped and financially dependent on an employee may be eligible.

## Benefit

## Description

### Health and Welfare Plans

#### Catholic Health Initiatives Medical Plan

Comprehensive medical and prescription drug coverage through a Blue Cross Blue Shield PPO plan with an extensive network of physicians, hospitals and pharmacies across the country. Four benefit options are available to meet employees' specific needs.

Medical Plan	Enhanced 500	Core 1000	Basic 1500	HD/HSA*
Deductible	\$500 Individual/ \$1,000 Family	\$1,000 Individual/ \$2,000 Family	\$1,500 Individual/ \$3,000 Family	\$2,000 Individual/ \$4,000 Family
Coinsurance	80%	75%	70%	75%
CHI Facility Coinsurance**	95%	90%	85%	90%
Coinsurance Maximum	\$2,000 Individual/ \$4,000 Family	\$3,500 Individual/ \$7,000 Family	\$5,000 Individual/ \$10,000 Family	\$6,500 Individual/ \$13,000 Family
Prescription Drug	Enhanced 500	Core 1000	Basic 1500	HD/HSA*
Retail (30-day supply)				
Retail Generic	\$10	\$10	\$10	\$10
Retail Formulary Brand	90% (\$25 min/\$50 max)	80% (\$30 min/\$75 max)	70% (\$35 min/\$100 max)	80% (\$30 min/\$75 max)
Retail Nonformulary Brand	80% (\$40 min/\$100 max)	60% (\$50 min/\$125 max)	50% (\$60 min/\$150 max)	60% (\$50 min/\$125 max)

\*The High Deductible with Health Savings Account (HD/HSA) plan is available for employees earning \$165,000 or more.

\*\* If an employee visits a CHI facility, the CHI facility coinsurance will apply to any services billed as a facility charge.

In-network benefit levels and costs are shown. Out-of-network services and prescriptions are covered at the applicable out-of-network benefit levels and costs.

For most services (including office visits), the Plan will pay a percentage of the cost. Some services require the employee to pay the deductible first.

The Catholic Health Initiatives Medical Plan defines:

- **Deductible:** the amount an employee pays for covered services before the Catholic Health Initiatives Medical Plan benefits subject to coinsurance begin.
- **Copay:** a specified dollar amount an employee pays each time covered services subject to copays are received (i.e., ER visits).
- **Coinsurance:** the percentage of an eligible charge an employee is required to pay when covered services subject to coinsurance are received.

Additional information about the Medical Plan, including a provider directory, may be located on the Blue Cross Blue Shield Web site at [www.bcbsil.com](http://www.bcbsil.com).

#### Catholic Health Initiatives Dental Plan

MetLife administers a comprehensive dental plan with open access to any dentist and orthodontist across the county. There is one option available to meet employees' needs, which pays 100 percent for preventive and diagnostic services.

The Traditional option provides an orthodontic benefit for children under the age of 19, and includes a \$50 individual/\$150 family deductible and a \$1,500 annual maximum.

Additional information about the Dental Plan, including a provider directory, may be located on the MetLife Web site at [www.metlife.com](http://www.metlife.com).

Please refer to the appropriate plan documents or contracts for full benefit details, exclusions and limitations.

Benefit	Description										
<b>Health and Welfare Plans Continued</b>											
Vision Plan	<p>A vision plan is provided to ensure optimal eye health. The vision plan is administered by Vision Service Plan (VSP). An enhanced benefit is available if employees and their dependents receive care from a provider within the VSP network.</p> <p>When visiting a VSP network provider, you'll receive:</p> <table border="0"> <thead> <tr> <th data-bbox="594 516 797 537"><b>Vision Plan Coverage</b></th> <th data-bbox="1057 516 1127 537"><b>Benefit</b></th> </tr> </thead> <tbody> <tr> <td data-bbox="594 548 646 569">Exam</td> <td data-bbox="1057 548 1414 600">\$15 copay; limited to one exam every 12 months</td> </tr> <tr> <td data-bbox="594 604 1024 625">Lenses (single, lined bifocal and lined trifocal)</td> <td data-bbox="1057 604 1365 657">\$15 copay; limited to once every 12 months</td> </tr> <tr> <td data-bbox="594 661 662 682">Frames</td> <td data-bbox="1057 661 1471 735">\$120 allowance, plus 20% discount available for out-of-pocket expenses; limited to once every 24 months</td> </tr> <tr> <td data-bbox="594 739 732 760">Contacts Exam</td> <td data-bbox="1057 739 1479 812">\$105 allowance; contacts and contact lens exam in lieu of glasses; limited to once every 12 months</td> </tr> </tbody> </table> <p>Additional information about the Vision Plan, including a provider directory, may be located on the Vision Service Plan Web site at <a href="http://www.vsp.com">www.vsp.com</a>.</p>	<b>Vision Plan Coverage</b>	<b>Benefit</b>	Exam	\$15 copay; limited to one exam every 12 months	Lenses (single, lined bifocal and lined trifocal)	\$15 copay; limited to once every 12 months	Frames	\$120 allowance, plus 20% discount available for out-of-pocket expenses; limited to once every 24 months	Contacts Exam	\$105 allowance; contacts and contact lens exam in lieu of glasses; limited to once every 12 months
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Catholic Health Initiatives Flexible Spending Account	<p>Two flexible spending account options are offered to enable employees to use tax-free dollars to pay for out-of-pocket health care and dependent care expenses for themselves and individuals who qualify as dependents based on Internal Revenue Service requirements. Employees can deposit up to \$5,000 in each of the health care and dependent care flexible spending accounts.</p>										
Employee Basic Life and Accidental Death and Dismemberment (AD&D) Insurance	<p>Basic life and AD&amp;D insurance protects an employee's loved ones from loss of income in the event of an employee's death.</p> <ul style="list-style-type: none"> <li>Basic life and AD&amp;D insurance is provided at two times an employee's base pay or \$750,000, whichever is less. The combined plan maximum for basic and supplemental life is five times base pay or \$750,000, whichever is less.</li> </ul> <p>Basic life and AD&amp;D insurance is available at no cost to the employee.</p>										
Employee Supplemental Life and Accidental Death and Dismemberment (AD&D) Insurance Spouse and Child Life Insurance	<p>Employee supplemental life and AD&amp;D insurance is available for purchase in increments of \$10,000. The combined plan maximum for basic and supplemental life is five times an employee's base pay or \$750,000, whichever is less.</p> <p>Life insurance for your spouse is available for purchase in increments of \$10,000 up to \$200,000. Life insurance for your child(ren) is available for purchase in increments of \$2,000 up to \$20,000.</p>										

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<b>Disability Plans</b>																	
Extended Illness Bank	<p>The extended illness bank is a managed disability benefit that provides employees with replacement income if a sickness or injury prevents them from working their scheduled hours. Employees accrue .027 hours of extended illness bank for every paid hour worked, up to 80 hours per pay period. After a seven day elimination period, employees will be paid at 100 percent of base pay, up to the maximum hours accrued.</p>																
Long-term Disability	<p>The long-term disability plan provides a monthly benefit to employees if they are continually disabled due to illness or injury beyond 26 weeks. The monthly payments are equal to 50 percent of an employee's base pay, up to a maximum of \$10,000 per month.</p>																
<b>Paid Time Off</b>																	
Paid Time Off (PTO)	<p>Paid time off is available to provide employees with time away from work for rest, relaxation and leisure, as well as to cope with short-term illness, to care for dependents or to fulfill other personal commitments.</p> <p>Below are the new hire PTO accrual levels based on 80 hours per pay period.</p> <table border="1" data-bbox="594 1192 1503 1381"> <thead> <tr> <th data-bbox="594 1192 760 1218">Employee Status</th> <th data-bbox="808 1192 1045 1218">Hours Earned (annually)</th> <th data-bbox="1101 1192 1235 1218">Days per Year</th> <th data-bbox="1295 1192 1503 1218">Carryover Maximum</th> </tr> </thead> <tbody> <tr> <td data-bbox="594 1241 711 1266">Non-exempt</td> <td data-bbox="915 1241 959 1266">184</td> <td data-bbox="1159 1241 1187 1266">23</td> <td data-bbox="1365 1241 1425 1266">125%</td> </tr> <tr> <td data-bbox="594 1283 672 1308">Exempt</td> <td data-bbox="915 1283 959 1308">224</td> <td data-bbox="1159 1283 1187 1308">28</td> <td data-bbox="1365 1283 1425 1308">125%</td> </tr> <tr> <td data-bbox="594 1325 797 1377">Physicians, Directors and Senior Leaders</td> <td data-bbox="915 1352 959 1377">264</td> <td data-bbox="1159 1352 1187 1377">33</td> <td data-bbox="1365 1352 1425 1377">125%</td> </tr> </tbody> </table> <p>PTO hours are accrued based on the hours worked in a pay period. The above table highlights PTO accrual levels for new employees. Tenured employees can check with their local Human Resources office for the complete PTO accrual schedule.</p> <p>Once an employee accrues the maximum amount of PTO, the employee will stop accruing PTO until the employee takes time off.</p>	Employee Status	Hours Earned (annually)	Days per Year	Carryover Maximum	Non-exempt	184	23	125%	Exempt	224	28	125%	Physicians, Directors and Senior Leaders	264	33	125%
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Holidays	<p>Paid time off on designated holidays is provided to employees for a time of celebration or relaxation. The following holidays are observed during the year:</p> <ul style="list-style-type: none"> <li>■ New Year's Day</li> <li>■ Easter</li> <li>■ Memorial Day</li> <li>■ Fourth of July</li> <li>■ Labor Day</li> <li>■ Thanksgiving Day</li> <li>■ Christmas Day</li> </ul>																

Please refer to the appropriate plan documents or contracts for full benefit details, exclusions and limitations.



Benefit	Description																						
<b>Retirement Program</b>																							
Catholic Health Initiatives Retirement Plan	<p>The Catholic Health Initiatives Retirement Plan is designed to help employees prepare for the years beyond their careers. Each year, Catholic Health Initiatives will make a contribution varying from 5 percent to 10 percent to the employee's retirement plan account. The contribution varies based on years of vesting service and annual eligible pay. Employees also earn interest on their account balance. Employees receive one year of vesting service for each calendar year in which the employee is paid for at least 1,000 hours of service. After five years of vesting service, the employee is vested in the CHI Retirement Plan account.</p> <table data-bbox="594 583 1224 800"> <thead> <tr> <th data-bbox="594 583 821 609">Years of Vesting Service</th> <th data-bbox="967 583 1224 609">Annual Retirement Credits</th> </tr> </thead> <tbody> <tr> <td data-bbox="594 617 646 642">1 – 5</td> <td data-bbox="967 617 1065 642">5% of pay</td> </tr> <tr> <td data-bbox="594 648 662 674">6 – 10</td> <td data-bbox="967 648 1065 674">6% of pay</td> </tr> <tr> <td data-bbox="594 680 675 705">11 – 15</td> <td data-bbox="967 680 1065 705">7% of pay</td> </tr> <tr> <td data-bbox="594 711 675 737">16 – 20</td> <td data-bbox="967 711 1065 737">8% of pay</td> </tr> <tr> <td data-bbox="594 743 675 768">21 – 25</td> <td data-bbox="967 743 1065 768">9% of pay</td> </tr> <tr> <td data-bbox="594 774 643 800">26+</td> <td data-bbox="967 774 1081 800">10% of pay</td> </tr> </tbody> </table> <p><b>Additional Retirement Credits</b>  An employee's account may also receive additional retirement credits based on the employee's level of pay and is designed to work with Social Security. Social Security benefits replace a greater portion of pay for workers at lower pay levels. As an employee's pay increases, the portion of pay replaced by Social Security benefits decreases. Additional retirement credits offset this decrease. The additional credits are tied to the Social Security Wage Base, which is the amount of an employee's pay subject to Social Security taxes and is adjusted on an annual basis.</p> <p>There are two levels of additional retirement credits:</p> <table data-bbox="594 1052 1487 1178"> <thead> <tr> <th data-bbox="594 1052 813 1077">If pay is greater than...</th> <th data-bbox="1000 1052 1455 1077">Employees receive additional credits equal to...</th> </tr> </thead> <tbody> <tr> <td data-bbox="594 1085 919 1110">1/2 the Social Security Wage Base</td> <td data-bbox="1000 1085 1487 1110">2% of pay above 1/2 the Social Security Wage Base</td> </tr> <tr> <td data-bbox="594 1117 643 1142">AND</td> <td data-bbox="1000 1117 1049 1142">AND</td> </tr> <tr> <td data-bbox="594 1148 886 1173">Full Social Security Wage Base</td> <td data-bbox="1000 1148 1455 1173">3% of pay above the Social Security Wage Base</td> </tr> </tbody> </table> <p><b>Interest Credit</b>  In addition to the annual retirement credit, an employee will receive an annual interest credit to help protect future retirement benefits from inflation. The interest credit is based on the change in the Consumer Price Index (CPI) as of the previous October 31, plus 3 percent. Interest will be calculated on the account balance of as of January 1, prior to the addition of the annual retirement credit.</p>	Years of Vesting Service	Annual Retirement Credits	1 – 5	5% of pay	6 – 10	6% of pay	11 – 15	7% of pay	16 – 20	8% of pay	21 – 25	9% of pay	26+	10% of pay	If pay is greater than...	Employees receive additional credits equal to...	1/2 the Social Security Wage Base	2% of pay above 1/2 the Social Security Wage Base	AND	AND	Full Social Security Wage Base	3% of pay above the Social Security Wage Base
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AND	AND																						
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Catholic Health Initiatives Employee Savings Plan	<p>The Catholic Health Initiatives Employee Savings Plan, a 403(b) plan, enables employees to save for retirement now and pay taxes later by investing a portion of their eligible pay in the plan. The plan offers a wide array of investment options, including:</p> <ul data-bbox="594 1499 1386 1587" style="list-style-type: none"> <li>■ Five Profile Portfolios that range from conservative to aggressive investment mixes</li> <li>■ Fifteen variable mutual fund investment options</li> <li>■ One fixed return option</li> </ul> <p>A Catholic Health Initiatives investment committee selects and monitors these investment options to ensure that the plan provides viable investment options now and in the future.</p>																						

Please refer to the appropriate plan documents or contracts for full benefit details, exclusions and limitations.



Benefit	Description
<b>Additional Benefit Options</b>	
Tuition Assistance	Tuition assistance is designed to encourage and assist employees to pursuing educational objectives that will aid the employee in their current position or a future position. <ul style="list-style-type: none"><li>■ Full-time employees have a maximum annual reimbursement of \$1,500.</li><li>■ Part-time employees have a maximum annual reimbursement of \$750.</li></ul> Employees who receive this benefit are obligated to maintain employment with St. Joseph's Hospital and Health Center for the following 12 months.
Adoption Assistance	Adoption assistance is designed to provide reimbursement to employees for some of the financial obligations related to adopting a child. <ul style="list-style-type: none"><li>■ Full-time employees are eligible to receive up to \$2,000 for each child being adopted.</li><li>■ Part-time employees are eligible to receive up to \$1,000 for each child being adopted.</li></ul>
Employee Assistance Program	The Employee Assistance Program is intended to help all employees and their family members access confidential, professional counseling that can make it easier to cope with a variety of personal issues and life challenges.



*A spirit of innovation, a legacy of care.*

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Suite 400  
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[www.catholichealthinitiatives.org](http://www.catholichealthinitiatives.org)