

CHI BENEFITS

at a glance

St. Joseph's Hospital and Health Center


revised as of 1/1/12



Physical and financial health and wellness

† CATHOLIC HEALTH
INITIATIVES®

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"> ■ Catholic Health Initiatives Medical Plan* ■ Personal Health Management Program ■ Catholic Health Initiatives Dental Plan* ■ Vision Plan* ■ Employee Basic Life and Accidental Death and Dismemberment (AD&D) Insurance ■ Employee Supplemental Life and Accidental Death and Dismemberment (AD&D) Insurance ■ Spouse and Child Life Insurance* ■ Adoption Assistance ■ Health Care Flexible Spending Account ■ Dependent Care Flexible Spending Account
<p>All employees are eligible on date of hire.</p>	<ul style="list-style-type: none"> ■ Military Leave ■ Catholic Health Initiatives Employee Savings Plan ■ Employee Assistance Program ■ Personal Wellness Program
<p>Highly compensated employees whose current annualized base pay exceeds the previous calendar year's compensation guidelines, as defined by the Internal Revenue Service, of \$110,000 are eligible on date of hire. Note: All physicians are eligible to participate regardless of pay.</p>	<ul style="list-style-type: none"> ■ Catholic Health Initiatives 457(b) Plan
<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"> ■ Family and Medical Leave Act (FMLA)
<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"> ■ Catholic Health Initiatives Retirement Plan
<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"> ■ Paid Time Off (PTO)
<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 90 days of employment.</p>	<ul style="list-style-type: none"> ■ Extended Illness Bank
<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"> ■ Long-term Disability
<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"> ■ Tuition Assistance ■ Business Travel Accident Insurance

* Eligible dependents include a legal spouse or children up to age 26. Physically and mentally handicapped children of any age who are unmarried and financially dependent on an employee may be eligible.

Benefit	Description																																																		
Health and Welfare Plans																																																			
Catholic Health Initiatives Medical Plan	<p>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.</p> <table border="1" data-bbox="594 495 1520 1079"> <thead> <tr> <th data-bbox="594 495 721 520">Medical Plan</th> <th data-bbox="764 495 906 520">Enhanced 500</th> <th data-bbox="950 495 1057 520">Core 1000</th> <th data-bbox="1127 495 1235 520">Basic 1500</th> <th data-bbox="1312 495 1403 520">HD/HSA*</th> </tr> </thead> <tbody> <tr> <td data-bbox="594 531 688 556">Deductible</td> <td data-bbox="764 531 922 583">\$500 Individual/ \$1,000 Family</td> <td data-bbox="950 531 1107 583">\$1,000 Individual/ \$2,000 Family</td> <td data-bbox="1127 531 1284 583">\$1,500 Individual/ \$3,000 Family</td> <td data-bbox="1312 531 1484 583">\$2,000 Individual/ \$4,000 Family</td> </tr> <tr> <td data-bbox="594 594 732 646">Coinsurance for Office Visits</td> <td data-bbox="764 594 938 646">Primary Care: 80% Specialist: 75%</td> <td data-bbox="950 594 1107 646">Primary Care: 75% Specialist: 70%</td> <td data-bbox="1127 594 1284 646">Primary Care: 70% Specialist: 65%</td> <td data-bbox="1312 594 1520 646">Primary Care: 75% AD Specialist: 70% AD</td> </tr> <tr> <td data-bbox="594 657 753 709">Coinsurance for Other Services</td> <td data-bbox="764 678 841 703">80% AD</td> <td data-bbox="950 678 1026 703">70% AD</td> <td data-bbox="1127 678 1203 703">60% AD</td> <td data-bbox="1312 678 1388 703">70% AD</td> </tr> <tr> <td data-bbox="594 720 704 745">CHI Facility Coinsurance**</td> <td data-bbox="764 741 808 766">95%</td> <td data-bbox="950 741 993 766">90%</td> <td data-bbox="1127 741 1170 766">85%</td> <td data-bbox="1312 741 1388 766">90% AD</td> </tr> <tr> <td data-bbox="594 777 721 829">Out-of-Pocket Maximum</td> <td data-bbox="764 777 922 829">\$2,000 Individual/ \$4,000 Family</td> <td data-bbox="950 777 1107 829">\$3,500 Individual/ \$7,000 Family</td> <td data-bbox="1127 777 1284 829">\$5,000 Individual/ \$10,000 Family</td> <td data-bbox="1312 777 1484 829">\$5,500 Individual/ \$11,000 Family</td> </tr> <tr> <th data-bbox="594 835 769 888">Prescription Drug Retail (30-day supply)</th> <th data-bbox="808 835 950 861">Enhanced 500</th> <th data-bbox="987 835 1094 861">Core 1000</th> <th data-bbox="1159 835 1268 861">Basic 1500</th> <th data-bbox="1321 835 1412 861">HD/HSA*</th> </tr> <tr> <td data-bbox="594 898 721 924">Retail Generic</td> <td data-bbox="808 898 852 924">\$10</td> <td data-bbox="987 898 1031 924">\$10</td> <td data-bbox="1159 898 1203 924">\$10</td> <td data-bbox="1321 898 1398 924">\$10 AD</td> </tr> <tr> <td data-bbox="594 934 748 987">Retail Formulary Brand</td> <td data-bbox="808 955 950 1008">90% (\$25 min/\$50 max)</td> <td data-bbox="987 955 1128 1008">80% (\$30 min/\$75 max)</td> <td data-bbox="1159 955 1300 1008">70% (\$35 min/\$100 max)</td> <td data-bbox="1321 955 1479 1008">80% AD (\$30 min/\$75 max)</td> </tr> <tr> <td data-bbox="594 1018 781 1071">Retail Nonformulary Brand</td> <td data-bbox="808 1039 950 1092">80% (\$40 min/\$100 max)</td> <td data-bbox="987 1039 1128 1092">60% (\$50 min/\$125 max)</td> <td data-bbox="1159 1039 1300 1092">50% (\$60 min/\$150 max)</td> <td data-bbox="1321 1039 1479 1092">60% AD (\$50 min/\$125 max)</td> </tr> </tbody> </table> <p data-bbox="594 1087 1495 1129">* The High Deductible with Health Savings Account (HD/HSA) plan is available for employees earning \$165,000 or more in base pay.</p> <p data-bbox="594 1131 1458 1194">** If an employee visits a CHI facility, the CHI facility coinsurance will apply to any services billed as a facility charge. The annual deductible does not apply to CHI facility coinsurance, except under the HD/HSA plan. Note: AD means after deductible.</p> <p data-bbox="594 1215 1458 1268">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.</p> <p data-bbox="594 1281 1500 1354">Preventive care is covered 100 percent. For most other services (including office visits), the Plan will pay a percentage of the cost. Office visits do not apply to the annual deductible, except under the HD/HSA plan. However, some services will require the employee to pay the deductible first.</p> <p data-bbox="594 1371 1084 1396">The Catholic Health Initiatives Medical Plan defines:</p> <ul data-bbox="594 1402 1511 1564" style="list-style-type: none"> ■ 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. <p data-bbox="594 1577 1500 1629">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.</p>	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 for Office Visits	Primary Care: 80% Specialist: 75%	Primary Care: 75% Specialist: 70%	Primary Care: 70% Specialist: 65%	Primary Care: 75% AD Specialist: 70% AD	Coinsurance for Other Services	80% AD	70% AD	60% AD	70% AD	CHI Facility Coinsurance**	95%	90%	85%	90% AD	Out-of-Pocket Maximum	\$2,000 Individual/ \$4,000 Family	\$3,500 Individual/ \$7,000 Family	\$5,000 Individual/ \$10,000 Family	\$5,500 Individual/ \$11,000 Family	Prescription Drug Retail (30-day supply)	Enhanced 500	Core 1000	Basic 1500	HD/HSA*	Retail Generic	\$10	\$10	\$10	\$10 AD	Retail Formulary Brand	90% (\$25 min/\$50 max)	80% (\$30 min/\$75 max)	70% (\$35 min/\$100 max)	80% AD (\$30 min/\$75 max)	Retail Nonformulary Brand	80% (\$40 min/\$100 max)	60% (\$50 min/\$125 max)	50% (\$60 min/\$150 max)	60% AD (\$50 min/\$125 max)
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 for Office Visits	Primary Care: 80% Specialist: 75%	Primary Care: 75% Specialist: 70%	Primary Care: 70% Specialist: 65%	Primary Care: 75% AD Specialist: 70% AD																																															
Coinsurance for Other Services	80% AD	70% AD	60% AD	70% AD																																															
CHI Facility Coinsurance**	95%	90%	85%	90% AD																																															
Out-of-Pocket Maximum	\$2,000 Individual/ \$4,000 Family	\$3,500 Individual/ \$7,000 Family	\$5,000 Individual/ \$10,000 Family	\$5,500 Individual/ \$11,000 Family																																															
Prescription Drug Retail (30-day supply)	Enhanced 500	Core 1000	Basic 1500	HD/HSA*																																															
Retail Generic	\$10	\$10	\$10	\$10 AD																																															
Retail Formulary Brand	90% (\$25 min/\$50 max)	80% (\$30 min/\$75 max)	70% (\$35 min/\$100 max)	80% AD (\$30 min/\$75 max)																																															
Retail Nonformulary Brand	80% (\$40 min/\$100 max)	60% (\$50 min/\$125 max)	50% (\$60 min/\$150 max)	60% AD (\$50 min/\$125 max)																																															
Personal Health Management Program	<p>The personal health management program, managed by our partner, Carewise Health, helps employees and their dependents who are enrolled in a CHI medical plan to manage chronic conditions and improve their overall health and quality of life. The chronic conditions maintained through the program include asthma, COPD (emphysema or chronic bronchitis), coronary artery disease, diabetes, heart failure, high blood pressure and high cholesterol. This free, voluntary program is completely confidential and provides in-depth and personalized support to help employees make the best possible health decisions. Participants have access to a personal nurse advocate, a registered nurse who has extensive experience with the chronic condition. In partnership with the participant's physician, the nurse advocate consults with the participant over the phone to assess the participant's health, review care, discuss other medical concerns and develop a holistic plan for improving the employee's overall well-being.</p>																																																		

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

Benefit	Description												
Health and Welfare Plans Continued													
Personal Wellness Program	<p>The personal wellness program, offered through our partner, Carewise Health, is a free, voluntary service that offers individual coaching and support to help employees (and their spouse, if enrolled in the CHI Medical Plan) reach their health goals. Programs offered help employees with weight management, smoking cessation, dealing with stress, controlling health risks and more. Employees may work with a health counselor to discuss their current habits, setting goals and boosting their motivation.</p>												
Catholic Health Initiatives Dental Plan	<p>MetLife administers a comprehensive dental plan with open access to any dentist and orthodontist across the country. There is one option available to meet employees' needs, which pays 100 percent for preventive and diagnostic services.</p> <p>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.</p> <p>Additional information about the Dental Plan, including a provider directory, may be located on the MetLife Web site at www.metlife.com.</p>												
Vision Plan	<p>A vision plan is provided to ensure optimal eye health. The vision plan is administered by EyeMed. An enhanced benefit is available if employees and their dependents receive care from a provider within the EyeMed network.</p> <p>When visiting an EyeMed network provider, you'll receive:</p> <table border="0" data-bbox="594 978 1503 1314"> <thead> <tr> <th data-bbox="594 978 797 1003">Vision Plan Coverage</th> <th data-bbox="1057 978 1130 1003">Benefit</th> </tr> </thead> <tbody> <tr> <td data-bbox="594 1014 643 1039">Exam</td> <td data-bbox="1057 1014 1414 1066">\$15 copay; limited to one exam every 12 months</td> </tr> <tr> <td data-bbox="594 1073 886 1098">Contact Lens Fit and Follow-up</td> <td data-bbox="1057 1073 1154 1098">Up to \$40</td> </tr> <tr> <td data-bbox="594 1104 1016 1129">Lenses (single, lined bifocal and lined trifocal)</td> <td data-bbox="1057 1104 1365 1157">\$15 copay; limited to once every 12 months</td> </tr> <tr> <td data-bbox="594 1163 659 1188">Frames</td> <td data-bbox="1057 1163 1471 1236">\$120 allowance, plus 20% discount available for out-of-pocket expenses; limited to once every 24 months</td> </tr> <tr> <td data-bbox="594 1243 911 1295">Contact Lenses (allowance covers materials only)</td> <td data-bbox="1057 1243 1503 1316">\$105 allowance; conventional or disposable contact lenses 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 EyeMed Web site at www.eyemedvisioncare.com then choose SELECT from the provider locator drop-down box. You can also call EyeMed at 1-866-299-1358.</p>	Vision Plan Coverage	Benefit	Exam	\$15 copay; limited to one exam every 12 months	Contact Lens Fit and Follow-up	Up to \$40	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	Contact Lenses (allowance covers materials only)	\$105 allowance; conventional or disposable contact lenses in lieu of glasses; limited to once every 12 months
Vision Plan Coverage	Benefit												
Exam	\$15 copay; limited to one exam every 12 months												
Contact Lens Fit and Follow-up	Up to \$40												
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												
Contact Lenses (allowance covers materials only)	\$105 allowance; conventional or disposable contact lenses in lieu of glasses; limited to once every 12 months												
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> <p>Note: If you make \$110,000 or more in base pay, the amount you can contribute to a dependent day care flexible spending account is limited to \$3,000 to ensure your contributions remain tax free.</p>												
Employee Basic Life and Accidental Death and Dismemberment (AD&D) Insurance Business Travel Accident Insurance	<p>Basic life and AD&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"> ■ Basic life and AD&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. ■ Business Travel Accident insurance is provided at three times an employee's base pay or \$750,000, whichever is less. <p>Basic life and AD&D insurance and Business Travel Accident insurance are available at no cost to the employee.</p>												

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

Benefit	Description																
Health and Welfare Plans Continued																	
Employee Supplemental Life and Accidental Death and Dismemberment (AD&D) Insurance Spouse and Child Life Insurance	Employee supplemental life and AD&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. 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.																
Disability Plans																	
Extended Illness Bank	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.																
Long-term Disability	The long-term disability plan provides a monthly benefit to full-time 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.																
Paid Time Off																	
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="597 1266 1495 1455"> <thead> <tr> <th>Employee Status</th> <th>Hours Earned (annually)</th> <th>Days per Year</th> <th>Carryover Maximum</th> </tr> </thead> <tbody> <tr> <td>Non-exempt</td> <td>184</td> <td>23</td> <td>150%</td> </tr> <tr> <td>Exempt</td> <td>224</td> <td>28</td> <td>150%</td> </tr> <tr> <td>Physicians, Directors and Senior Leaders</td> <td>264</td> <td>33</td> <td>150%</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	150%	Exempt	224	28	150%	Physicians, Directors and Senior Leaders	264	33	150%
Employee Status	Hours Earned (annually)	Days per Year	Carryover Maximum														
Non-exempt	184	23	150%														
Exempt	224	28	150%														
Physicians, Directors and Senior Leaders	264	33	150%														
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"> ■ New Year's Day ■ Easter ■ Memorial Day ■ Fourth of July ■ Labor Day ■ Thanksgiving Day ■ Christmas Day 																

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

Benefit	Description																						
Retirement Program																							
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 earned while employed at CHI 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 border="0" data-bbox="594 583 1224 804"> <thead> <tr> <th data-bbox="594 583 821 611">Years of Vesting Service</th> <th data-bbox="971 583 1224 611">Annual Retirement Credits</th> </tr> </thead> <tbody> <tr> <td data-bbox="594 617 646 644">1 – 5</td> <td data-bbox="971 617 1065 644">5% of pay</td> </tr> <tr> <td data-bbox="594 648 662 676">6 – 10</td> <td data-bbox="971 648 1065 676">6% of pay</td> </tr> <tr> <td data-bbox="594 680 675 707">11 – 15</td> <td data-bbox="971 680 1065 707">7% of pay</td> </tr> <tr> <td data-bbox="594 711 675 739">16 – 20</td> <td data-bbox="971 711 1065 739">8% of pay</td> </tr> <tr> <td data-bbox="594 743 675 770">21 – 25</td> <td data-bbox="971 743 1065 770">9% of pay</td> </tr> <tr> <td data-bbox="594 774 643 802">26+</td> <td data-bbox="971 774 1078 802">10% of pay</td> </tr> </tbody> </table> <p>Additional Retirement Credits 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 border="0" data-bbox="594 1056 1487 1178"> <thead> <tr> <th data-bbox="594 1056 813 1083">If pay is greater than...</th> <th data-bbox="1003 1056 1451 1083">Employees receive additional credits equal to...</th> </tr> </thead> <tbody> <tr> <td data-bbox="594 1087 919 1115">1/2 the Social Security Wage Base</td> <td data-bbox="1003 1087 1487 1115">2% of pay above 1/2 the Social Security Wage Base</td> </tr> <tr> <td data-bbox="594 1119 643 1146">AND</td> <td data-bbox="1003 1119 1045 1146">AND</td> </tr> <tr> <td data-bbox="594 1150 883 1178">Full Social Security Wage Base</td> <td data-bbox="1003 1150 1451 1178">3% of pay above the Social Security Wage Base</td> </tr> </tbody> </table> <p>Interest Credit 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 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
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																						
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, as well as lifecycle funds. Lifecycle funds hold a mix of investments appropriate for your current age and your anticipated retirement age.</p> <p>If you have not elected a contribution rate for savings, you are automatically enrolled in the Employee Savings Plan at a 3 percent contribution rate. You may choose to opt out of the plan, increase or decrease your contributions at any time.</p>																						
Catholic Health Initiatives 457(b) Plan	<p>The Catholic Health Initiatives 457(b) Plan is a tax-deferred savings plan that offers employees the opportunity to contribute additional salary deferrals over the above current contributions to the Catholic Health Initiatives Employee Savings Plan. It is recommended that employees invest in the Catholic Health Initiatives 457(b) Plan only after they contribute the maximum possible in the Catholic Health Initiatives Employee Savings Plan.</p>																						

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



Benefit	Description
Additional Benefit Options	
Tuition Assistance	Tuition assistance is designed to encourage and assist employees to pursue educational objectives that will aid the employee in their current position or a future position. <ul style="list-style-type: none">■ Full-time employees have a maximum annual reimbursement of \$1,500.■ Part-time employees have a maximum annual reimbursement of \$750. 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">■ Full-time employees are eligible to receive up to \$2,000 for each child being adopted.■ Part-time employees are eligible to receive up to \$1,000 for each child being adopted.
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.

3900 Olympic Boulevard
Suite 400
Erlanger, Kentucky 41018
www.catholichealthinitiatives.org