

# BENEFITS GUIDE



**JEFFERSON**  
REGIONAL MEDICAL CENTER

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## *Welcome to the Jefferson Regional Medical Center Team.*

At Jefferson Regional Medical Center, we strive to be the best community hospital in the country. That's why we hire quality individuals like you. You're now part of a team who prizes excellence and makes a difference every single day.

But we not only pride ourselves on providing advanced, award-winning medical care close to home. We also promote a healthy environment for our dedicated staff. That's why we offer a variety of benefit options to meet you and your family's needs.

These options are outlined in this booklet – designed to provide a summary of benefit programs.

We look forward to our partnership with you, and together, advancing the quality of community care.

## Benefits Eligibility

Benefits, except short term disability, for new employees not covered by the Teamster collective bargaining agreement take effect the first of the month following the date of hire, provided enrollment is completed within 30 calendar days of the date of hire. Benefits for employees covered by the Teamster collective bargaining agreement take effect on the first of the month following a 90-day waiting period, provided enrollment is completed within the 90 day period.

Short term disability benefits take effect for full-time employees on the first of the month following a 90-day waiting period.



Benefits Coverage	Paid By	Payroll Deductions	Eligible Status
Medical – Prescription	Employee and Jefferson Regional	Pretax	Full-time/ Part -time
Dental	Employee and Jefferson Regional	Pretax	Full-time/ Part -time
Vision	Employee	Pretax	Full-time/ Part -time
Flexible Spending Account	Employee	Pretax	Full-time/ Part -time
Short Term Disability	Jefferson Regional	N/A	Full-time
* Long Term Disability (50%)	Jefferson Regional	N/A	Full-time
Basic Life and AD&D	Jefferson Regional	N/A	Full-time
Supplemental Life and AD&D	Employee	After tax	Full-time
Dependent Life	Employee	After tax	Full-time
Paid Time Off (PTO)	Jefferson Regional	N/A	Full-time/ Part -time
Holiday Pay	Jefferson Regional	N/A	Full-time
PTO Buy Back	Jefferson Regional	After tax	Full-time/ Part -time
Tuition Assistance	Jefferson Regional	After tax	Full-time/ Part -time
Retirement Savings Plan Retirement Contribution	Jefferson Regional	N/A	Full-time, Part-time, and Casual See page 14.
Discretionary Matching Contribution	Jefferson Regional	N/A	
Employee Contribution	Employee	Pretax or After tax	
Voluntary Legal	Employee	After tax	Full-time/ Part -time
Voluntary Short Term Disability	Employee	After tax	Full-time/ Part -time

\*Long term Disability: Employee can choose a 60% option and pay the difference.

## Eligible Dependents

Medical, dental and vision benefits are offered to eligible dependents. Eligible dependents include: your spouse, dependent children to age 26, including step children, children legally placed for adoption, legally adopted children (for whom you or your spouse are the legal guardian), and children awarded coverage pursuant to a Qualified Medical Child Support Order.

### Enrollment Periods

Generally, there are two enrollment periods for eligible employees. The initial enrollment period is used for new employees when they first become eligible for coverage.

The annual open enrollment period occurs every spring for medical, dental, vision, prescription drug, flexible spending accounts, life insurance, legal and long term disability benefits. During the open enrollment period, changes can be made to these benefits for the next benefit year which is July 1 through June 30. All enrollment activity is done through an online benefits enrollment system administered by ADP at <https://portal.adp.com> and accessible on the Intranet.

Enrollment elections made cannot be changed until the following annual open enrollment period unless a qualifying event occurs that would permit a mid-year enrollment change. Qualifying events include birth, adoption, marriage, divorce, death or change in employment status affecting benefits.

## Medical Coverage

Jefferson Regional Medical Center offers a Highmark PPO Blue medical plan with a Home Host feature. This provides access to the national Blue Plan PPO provider network, with benefits paid at the in-network level when care is received from a participating provider in the local Blue Cross and/or Blue Shield PPO Network.

This plan includes some services that are subject to co-payments and deductibles. There is a \$500 individual and a \$1,000 family deductible.

### The Home Host Feature

After any applicable deductible is met, coverage is provided at the highest level (usually 100%) if services are accessed at Jefferson Regional Medical Center. The highest benefit level is also available for inpatient and outpatient facility services that are not available at Jefferson Regional and for covered services related to:

- Obstetrics and gynecology services
- Professional services
- Home health care services
- Mental health and substance abuse services
- Emergency care and ambulance services
- Pediatric services
- Skilled nursing facility services
- Durable medical equipment
- Inpatient rehabilitation
- Services performed outside of Highmark's general service area



## Medical Coverage

Benefits	Network Care	Out-of-Network Care
<b>Benefit Period<sup>1</sup></b>	Plan Year	
<b>Deductible</b> (per benefit period) Individual Family	\$500 \$1,000	\$1,000 \$2,000
<b>Plan Payment Level</b> – Based on the provider's reasonable charge (PRC) <sup>2</sup>	Varies after deductible	60% after deductible
<b>Out-of-Pocket Maximums</b> (Once met, plan payment level becomes 100%)	\$3,000 Individual \$6,000 Family	\$4,000 Individual \$8,000 Family
<b>Lifetime Maximum</b> (per person)	Unlimited	
<b>Physician Office Visits</b>	100% after \$20 copayment*	60% after deductible
<b>Specialist Office Visits</b>	100% after \$35 copayment*	60% after deductible
<b>Preventive Care<sup>3</sup></b>		
<b>Adult</b>		
Routine physical exams	100%*	Not Covered
Adult Immunizations	100%*	60% after deductible
Colorectal Cancer Screening		
Diagnostic Services	100%*	60% after deductible
Medical Surgical	100%*	60% after deductible
Routine gynecological exams, including a PAP Test	100%*	60% (deductible/lifetime maximum does not apply)
Mammograms, annual routine and medically necessary	100%*	60% after deductible
<b>Pediatric</b>		
Routine physical exams	100%*	Not Covered
Pediatric immunizations	100%*	60% (deductible/lifetime maximum does not apply)
<b>Emergency Room Services</b>	100% after \$100 copayment* (waived if admitted)	
<b>Spinal Manipulation</b>	100% after \$20 copayment*	60% after deductible
	Combined limit: 20 visits/benefit period	
<b>Physical Medicine, Speech and Occupational Therapy</b>	@ JRMC Hospital 100% after deductible @ Other Network Hospital 80% after deductible @ Network Physician office or other Network non-hospital provider 100% after deductible	60% after deductible
<b>Allergy Extracts and Injections</b>	100% after deductible	60% after deductible
<b>Ambulance</b>	100% after Network deductible	
<b>Assisted Fertilization Treatment</b>	Not Covered	
<b>Dental Services Related to Accidental Injury</b>	100% after deductible	60% after deductible
<b>Diabetes Treatment</b>	100% after deductible	60% after deductible

<sup>1</sup>The benefit period is based on a Plan Year. The Plan Year is a consecutive 12-month period beginning on July 1.

<sup>2</sup>The Out-of-Network Hospital coinsurance amounts do not apply (a) if it is determined that the admission/service is of an emergency nature, (b) for diagnoses or procedures which Jefferson Regional Medical Center does not provide, (c) if you have been transferred from Jefferson Regional Medical Center, (d) for treatment provided by an alcohol abuse treatment facility, drug abuse treatment facility, or psychiatric hospital.

<sup>3</sup>Services are limited to those that are listed on the Highmark Preventive Schedule. Gender, age, and frequency limits apply.

Benefits	Network Care	Out-of-Network Care
<b>Benefit Period<sup>1</sup></b>	Plan Year	
<b>Diagnostic Services</b> (including routine) <b>Advanced Imaging</b> (MRI, CAT scan, PET scan, etc.)	@ JRMC Hospital 100% after deductible @ Other Network Hospital 80% after deductible @ Network Physician office or other Network non-hospital provider 100% after deductible	60% after deductible
<b>Basic Diagnostic Services</b> (standard imaging, Diagnostic medical, lab/pathology, allergy testing)	@ JRMC Hospital 100% after deductible @ Other Network Hospital 80% after deductible @ Network Physician office or other Network non-hospital provider 100% after deductible	60% after deductible
<b>Durable Medical Equipment, Orthotics and Prosthetics</b>	100% after deductible	60% after deductible
<b>Enteral Formulae</b>	100%*	60% (deductible does not apply)
<b>Home Infusion Therapy</b>	100% after Network deductible	
<b>Home Health Care</b>	100% after deductible	60% after deductible
<b>Hospice</b>	100% after deductible	60% after deductible
<b>Hospital Services</b> Inpatient	@ JRMC Hospital 100% after deductible @ Other Network Hospital 80% after deductible	60% after deductible
<b>Hospital Services</b> Outpatient	@ JRMC Hospital 100% after deductible @ Other Network Hospital 80% after deductible	60% after deductible
<b>Infertility Counseling, Testing and Treatment<sup>4</sup></b>	@ JRMC Hospital 100% after deductible @ Other Network Hospital 80% after deductible @ Network Physician office or other Network non-hospital provider 100% after deductible	60% after deductible
<b>Maternity (professional)</b>	100% after deductible	60% after deductible
<b>Medical/Surgical Expenses</b> (except office visits)	100% after deductible	60% after deductible
<b>Mental Health – Inpatient</b>	100% after deductible	60% after deductible
<b>Mental Health – Outpatient</b>	100% after deductible	60% after deductible
<b>Private Duty Nursing</b>	100% after deductible	60% after deductible
<b>Respiratory Therapy</b>	100%*	
<b>Skilled Nursing Facility Care</b>	100% after deductible	60% after deductible
<b>Substance Abuse – Inpatient Detoxification</b>	100% after deductible	60% after deductible
<b>Substance Abuse – Inpatient Rehabilitation</b>	100% after deductible	60% after deductible
<b>Substance Abuse – Outpatient</b>	100% after deductible	60% after deductible
<b>Therapy Services</b> (Cardiac Rehab, Infusion Therapy, Chemotherapy, Radiation Therapy and Dialysis)	@ JRMC Hospital 100% after deductible @ Other Network Hospital 80% after deductible @ Network Physician office or other Network non-hospital provider 100% after deductible	60% after deductible

<sup>4</sup>Treatment includes coverage for the correction of a physical or medical problem associated with infertility. Infertility drug therapy may or may not be covered depending on your group's prescription drug program.

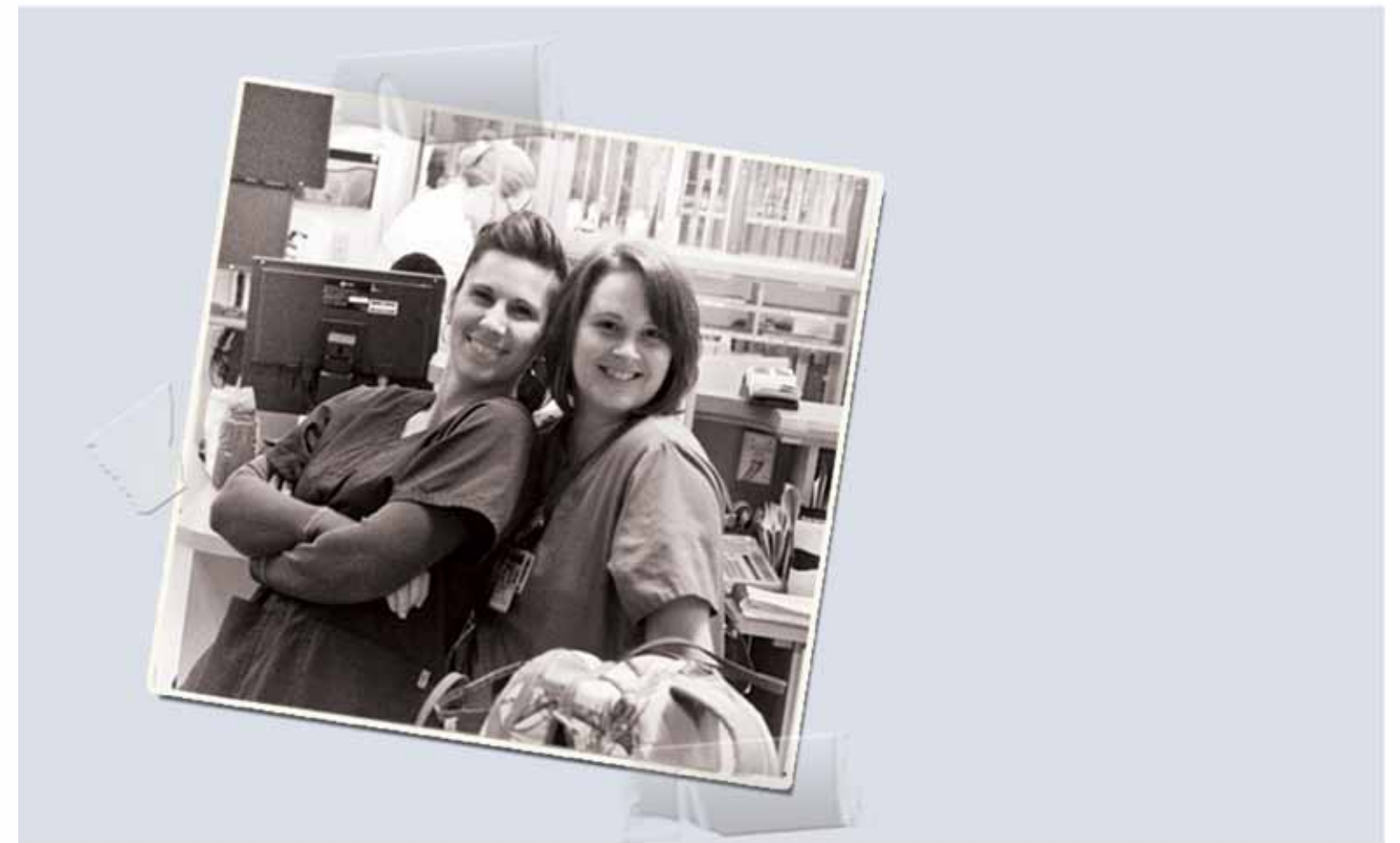
Benefits	Network Care	Out-of-Network Care
<b>Benefit Period<sup>1</sup></b>	Plan Year	
<b>Transplant Services</b>	100% after deductible	60% after deductible
<b>Precertification Requirements<sup>5</sup></b>	Yes	
<b>Premier Prescription Drug Program</b> <i>Mandatory Generic<sup>6</sup></i> <i>Defined by Premier Pharmacy Network – Not Physician Network. Prescriptions filled at a non-Network pharmacy are not covered</i>	Retail Drugs (31 day supply) 30% with a copayment minimum of \$5 and maximum \$10 for generic 30% with a copayment minimum of \$50 and maximum of \$100 for brand  Retail Drugs (60 day supply) 30% with a copayment minimum of \$10 and maximum \$20 for generic 30% with a copayment minimum of \$100 and maximum of \$200 for brand  Retail Drugs (90 day supply) 30% with a copayment minimum of \$15 and maximum \$30 for generic 30% with a copayment minimum of \$150 and maximum of \$300 for brand  Maintenance Drugs through Mail Order (90 day supply) 30% with a copayment minimum of \$10 and maximum \$20 for generic 30% with a copayment minimum of \$100 and maximum of \$200 for brand  \$0 copayment at Retail or Mail on selected over-the-counter drugs with written prescription	

\*Deductible does not apply

NOTE: Program reimbursement is based on provider's reasonable charge

<sup>5</sup> Highmark Healthcare Management Services (HMS) must be contacted prior to a planned inpatient admission or within 48 hours of an emergency or maternity-related inpatient admission. Some facility providers will contact HMS and obtain precertification of the inpatient admission on your behalf. Be sure to verify that your provider is contacting HMS for precertification. If not, you are responsible for contacting HMS. If this does not occur and it is later determined that all or part of the inpatient stay was not medically necessary or appropriate, you will be responsible for payment of any costs not covered.

<sup>6</sup> Prescriptions are covered as long as they are listed on the prescription drug formulary applicable to your plan. To obtain a prescription medication that is not included on this formulary, your doctor must complete the 'Prescription Drug Medication Request Form' and return it to the Pharmacy Affairs Department for clinical review. Under the mandatory generic provision, you are responsible for the payment differential when a generic drug is available and you or your doctor specifies a brand name drug. Your payment is the price difference between the brand name drug and the generic drug in addition to the brand name drug copayment or coinsurance amounts, which may apply.



### Dental Coverage

Jefferson Regional offers dental coverage administered by United Concordia. There are two plan options, Concordia Flex High and Concordia Flex Low.

You may receive dental care from any licensed dentist. However, your out-of-pocket costs will vary depending on whether or not your dentist participates with United Concordia. Participating dentists agree to accept United Concordia's Maximum Allowable Charge as payment in full (less any deductible or coinsurance amounts). To determine if your dentist participates in the Concordia Advantage network, please visit the web site at [www.ucci.com](http://www.ucci.com), or contact Dental Customer Service at 1-800-332-0366.

#### Concordia Flex High

This plan covers Class I and II services at 100% of the usual, customary and reasonable fee with no deductible. Class III

services are covered at 50% of the usual, customary and reasonable charge. Orthodontia is covered at 50% for children up to age 19, subject to an overall \$1,200 lifetime maximum. There is a \$1,200 per person maximum annual benefit, excluding orthodontia which is a separate benefit maximum.

#### Concordia Flex Low

This plan covers Class I Services at 100% of the usual customary and reasonable fee.

A \$25 deductible per person, \$75 deductible per family, applies before any benefits are paid for Class II services. Class II services are covered at 50% of the usual, customary and reasonable fee.

There is no coverage for Class III services or orthodontia and an annual per person maximum of \$1,200 applies.

## Dental Benefits

Benefits	Flex High Option	Flex Low Option
<b>General Provisions</b>		
<b>Benefit Period</b>	<b>July 1 through June 30</b>	
<b>Deductible</b> (per benefit period)		
Individual	None	\$25 (Excludes Class I Services)
Family	None	\$75 (Excludes Class I Services)
<b>Annual Year Maximum</b>	\$1,200	\$1,200
<b>Lifetime Orthodontic Maximum</b>	\$1,200	No Coverage
<b>Class I Services</b>		
	<b>Plan Pays</b>	
<b>Exams</b>	100%	100%
<b>All X-Rays</b>	100%	100%
<b>Cleanings</b>	100%	100%
<b>Fluoride Treatments</b>	100%	100%
<b>Sealants</b>	100%	100%
<b>Palliative Treatment</b>	100%	100%
<b>Class II Services</b>		
	<b>Plan Pays</b>	
<b>Space Maintainers</b>	100%	50%
<b>Basic Restorative</b>	100%	50%
<b>Endodontics</b>	100%	50%
<b>Non-surgical Periodontics</b>	100%	50%
<b>Simple Extractions</b>	100%	50%
<b>Surgical Periodontics</b>	100%	50%
<b>Complex Oral Surgery</b>	100%	50%
<b>General Anesthesia</b>	100%	50%
<b>Class III Services</b>		
	<b>Plan Pays</b>	
<b>Inlays, Onlays, Crowns</b>	50%	Not Covered
<b>Repairs of Crowns, Inlays, Onlays, Bridges and Dentures</b>	50%	Not Covered
<b>Prosthetics</b>	50%	Not Covered
<b>Orthodontics</b>		
	<b>Plan Pays</b>	
<b>Diagnostic, Active, Retention Treatment limited to dependent children under the age of 19</b>	50%	Not Covered

All percentages are based upon United Concordia's Maximum Allowable Charge (MAC).

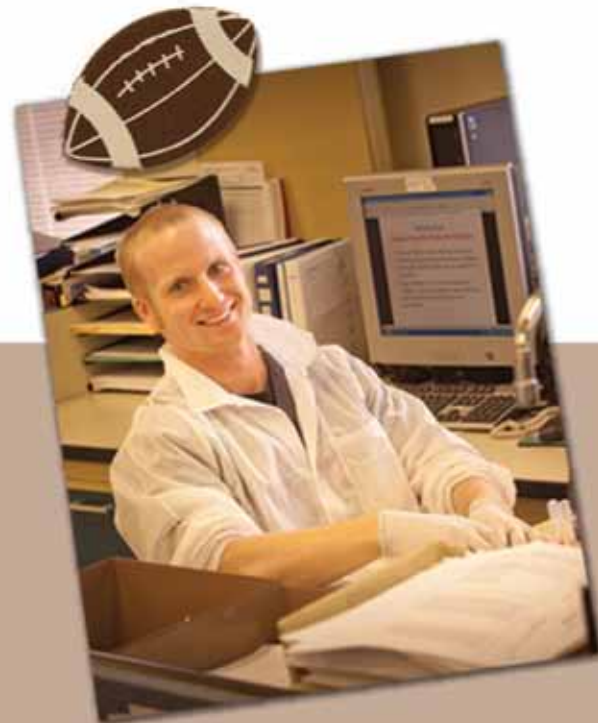
## Vision Coverage

Jefferson Regional offers the Fashion Advantage Gold Plan provided through Davis Vision. It provides for one exam and an allowance for eyeglasses or contacts every 12 months.

Benefits	Fashion Advantage Gold Plan
<b>Frequency</b>	<b>Coverage</b>
Eye Examination	12 Months
Eyeglasses:	
Lenses	12 Months
Frames	12 Months
Contact Lenses (in lieu of eyeglasses)	12 Months
<b>Copayments</b>	
Eye Examination	\$10
<b>Eye Examination</b>	
Eye Examination with Dilation	Included
Contact Lens Evaluation and Fitting	Included
<b>Spectacle Lenses</b>	
All ranges of prescriptions and sizes	Included
Choice of glass or plastic Lenses	Included
Oversize Lenses	Included
Standard Progressive Addition Lenses (PALs)	Included
<b>Frame</b>	
In-Network Retail Allowance	\$100
Exclusive Collection of Frames (in lieu of Elective Allowance):	
Fashion (up to \$100 retail value)	Included
Designer (up to \$175 retail value)	\$20 copayment
Premier (up to \$200 retail value)	\$40 copayment
<b>Contact Lenses (in lieu of eyeglasses)</b>	
Elective Allowance	
Disposables	\$100
Non-Disposables	\$110 (1)
Medically Necessary (with prior approval)	Included
<b>Value - Added Features</b>	
One-year Breakage Warranty	Included
Lens 1 - 2 - 3!® Membership	Included
Laser Vision Correction Discount	Included
Low Vision Coverage	Included
<b>Spectacle Lens Options (may be selected at the point-of-service and are available at fixed, significantly discount prices)</b>	
Designer frame from the collection	\$20
Premier frame from the collection	\$40
Glass grey #3 prescription lenses	\$15
Tinting of plastic lenses	\$15
Polycarbonate lenses	\$35

Benefits	Fashion Advantage Gold Plan
Frequency	Coverage
<b>Spectacle Lens Options (may be selected at the point-of-service and are available at fixed, significantly discounted prices)</b>	
Scratch-resistant coating	\$20
Glass photochromic lenses	\$20
Blended invisible bifocals	\$20
Ultraviolet (UV) coating	\$15
Intermediate vision lenses	\$30
Standard ARC (anti-reflective coating)	\$40
Premium ARC (anti-reflective coating)	\$55
Ultra ARC (anti-reflective coating)	\$69
Polarized lenses	\$75
Plastic photosensitive lenses	\$70
Premium progressive addition multifocal lenses	\$40
Hi-Index lenses	\$60

(1) Can be applied toward standard (hard/soft daily wear) or specialty contact lenses.



### Disability Coverage

In the event of a non-occupational personal illness or injury lasting more than a week (seven calendar days), Jefferson Regional provides full-time employees with short-term disability (STD) and long-term disability (LTD).

### Life Insurance Coverage

Jefferson Regional provides full-time employees with life and accidental death and dismemberment (AD&D) insurance at 100% of base annual pay not to exceed \$50,000.

### Supplemental Life

During the initial enrollment period, new full-time employees may purchase additional life and AD&D insurance equal to one, two, or three times base annual pay. The additional life and AD&D is deducted biweekly on an after-tax basis. Premium rates are based on age and salary. Any elected amounts resulting in coverage greater than \$200,000 or 200% of base annual pay require evidence of insurability approved by the insurance company. The combination of basic life/AD&D and supplemental life/AD&D cannot exceed a maximum of \$500,000.

### Dependent Life

Jefferson Regional offers full-time employees two options for the purchase of dependent life insurance for spouse and dependent children between the ages of 14 days and 19 years (25 years for full-time students). Employees pay the entire cost with after-tax payroll deductions.

- Option 1: Spouse \$5,000 – Child(ren) \$1,000
- Option 2: Spouse \$10,000 – Child(ren) \$2,000

	STD	LTD
Benefit commences	8th day	91st day
Duration	90 days	Up to age 65*
Basic Coverage (Jefferson pays)	60%	50%
Additional Coverage (employee pays difference)	N/A	60%
Maximum	\$1,500 per week	\$9,500 per month

\*Length of coverage may extend beyond age 65 if disability begins after age 62.





### Flexible Spending Accounts

Jefferson Regional offers two flexible spending accounts (FSA) through ADP. The accounts can help pay for out-of-pocket health and/or dependent care expenses. You decide how much you would like to contribute and the corresponding biweekly pre-tax deductions will be taken from your pay. You will receive a health FSA debit card that can be used toward eligible expenses. If you do not use what you contributed for the plan year, those monies are forfeited. From time to time, the IRS requires documentation of your expenses. Save your receipts as you may be asked to submit a receipt after usage of the debit card.

#### Health Care FSA

You and your eligible dependents can use this account for expenses towards medical, dental or vision deductibles, co-pays, prescriptions or orthodontia expenses, as determined by the IRS ([www.irs.gov/pub/irs-pdf/p502.pdf](http://www.irs.gov/pub/irs-pdf/p502.pdf)). You may access your allocation for the plan year once your benefit elections become effective, even though not all of your contributions have been made.

#### Dependent Care FSA

This FSA can be used toward expenses for day care or in-home care for eligible dependents under age 13. Unlike the health care FSA, you can only use what you have contributed to the FSA.

Please feel free to contact ADP FlexDirect online at [www.flexdirect.adp.com](http://www.flexdirect.adp.com) or via phone at 1.800.654.6695 for a list of eligible expenses.

### Paid Time Off (PTO)

Jefferson Regional provides paid time off (PTO) for vacation, short-term illness or injury, or personal reasons such as family/household emergencies. PTO allows employees flexibility in managing time. See the chart to the right for accrual rates. PTO Accrual is capped at 1 ½ times the annual accrual rate.

#### Non-Exempt Employees:

Years of Service	PTO Accrual Rate per Paid Hours	Maximum PTO Hours per Year
Less than 5	.0693	144 hours- 18 days
5 but less than 10	.0885	184 hours- 23 days
10 but less than 20	.1077	224 hours- 28 days
20 and over	.1308	272 hours- 34 days

#### Exempt Employees:

Years of Service	PTO Accrual Rate per Paid Hours	Maximum PTO Hours per Year
Less than 5	.0885	184 hours- 23 days
5 but less than 20	.1077	224 hours- 28 days
20 and over	.1308	272 hours- 34 days

#### PTO Buy-Back

Twice each calendar year eligible employees have the opportunity to participate in PTO Buy back. Employees can sell back up to 40 hours during each buy back period.

#### Paid Holiday Time

Jefferson Regional recognizes the following paid holidays for full-time employees:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving
- Christmas Day

Part-time employees may use available PTO time for the hours the employee is normally scheduled on the observed holiday.

#### Bereavement

Jefferson Regional provides compensation for up to three (3) days for the death of a parent, foster parent, step-parent, spouse, child, step-child, brother, sister, parent-in-law, grandparent or grandchild.

One (1) day of bereavement will be granted to attend the funeral of a brother-in-law, sister-in-law, daughter-in-law, son-in-law, grandparent-in-law or great-grandparent.

#### Jury Duty

Jefferson Regional encourages employees to fulfill civic duties. Full-time and part-time employees will be compensated for the difference between the pay received for jury duty and hours normally scheduled up to 8 hours at the regular rate.

### Retirement Savings Plan

The Jefferson Regional Medical Center Retirement Savings Plan is a 403(b) plan administered by the Variable Annuity Life Insurance Company (VALIC).

#### Employer Retirement Contributions

Participants who are employed on the last day of the calendar year and are full-time employees or have 1,000 hours of service for the calendar year, will have employer retirement contributions credited to their plan accounts equal to 2% of their eligible pay. Retirement contributions are made during the first quarter of the following year, and are in addition to any employer matching contributions. Participants are always 100% vested in their retirement contribution account.

#### Employee Contributions

Employees can start contributing their own money to the Plan as soon as they are hired. The Retirement Savings Plan makes it easier to save for retirement because it contains an automatic enrollment feature. This means that 2% is automatically deducted from the eligible pay of new employees on a Pretax basis and contributed to the Retirement Savings Plan. The automatic deductions begin on the third pay date immediately following the hire date. Employees who do not wish to participate, or wish to participate at a different rate, can decline or change the contribution rate at any time.

#### Matching Employer Contributions

If Jefferson Regional Medical Center meets performance objectives, it will match from 0% to 50% for each dollar that you contribute on up to 4% of your eligible pay. The matching employer contributions are made during the first quarter of the following year provided the performance objectives are achieved. Participants must be employed on the last day of the calendar year for which the contribution relates, and be full-time employees or have 1,000 hours of service for the calendar year. Participants are always 100% vested in their performance matching contribution account.

#### Retirement Savings Plan Investments

The Retirement Savings Plan enables participants to invest their employee and employer contributions in a number of different investment funds. Unless a different investment fund or funds are chosen, contributions will be invested in a Target Date Retirement Fund based on the participant's date of birth.

#### Other Plan Features

The Retirement Savings Plan also offers loan, hardship withdrawal, and rollover provisions.

For more information about the Retirement Savings Plan or to enroll, contact VALIC at 1-800-448-2542 or via their website [www.valic.com](http://www.valic.com).

### Voluntary Benefits

#### Short Term Disability

Full-time and part-time employees can purchase through payroll deduction a voluntary short-term disability policy. This plan is an individual policy and can be started at any time. Contact Colonial Life at 412-835-7385 for information.

#### Group Legal Plan

Full-time and part-time employees may elect to participate in the Hyatt Group Legal Plans, which is a MetLife Company. This plan provides legal services and advice for family matters, wills, real estate document review, debt collection defense, and defense of civil lawsuits. Coverage in the plan must be elected during the initial benefit or during the annual open enrollment. Contact Hyatt at 1-800-821-6400.



## Enrichment Opportunities

### Tuition Reimbursement

Full-time and part-time employees are eligible for up to \$3,000 per academic year (August 1 to July 31) to take courses offered by an approved accredited educational institution to obtain a certificate or degree. Courses must be job-related to the employee's current job or applicable to positions at Jefferson Regional. Tuition will be reimbursed when the course is completed with a C grade or higher.

### Career Enrichment Grants

Five \$2,000 Career Enrichment Grants are awarded annually to Jefferson Regional employees based on a review of projects and programs submitted to the Jefferson Regional Foundation for consideration. These grants are intended to challenge and enrich employees, enhance job performance and advance the overall mission of Jefferson Regional. Any full-time employee with at least 12 months of service is eligible. The deadline for submitting a proposal is a specified date in June of each year. Grant awardees are announced by the end of July. For more information, contact the Staff Development & Education Department, at 412-469-7065.

## Additional Employee Benefits

### Employee Assistance Program (EAP)

The Employee Assistance Program (EAP) is offered through Jefferson Regional's Behavioral Health Centers. You or members of your immediate family can receive help to resolve personal problems. Experienced professionals are available to assist with all types of issues, including substance or domestic abuse, interpersonal conflicts and stress management. Three free visits are allowed and assistance with follow-up service arrangements is provided in coordination with Highmark or other available insurance programs.

Contact 412-881-2255 seven days a week and a specially trained support staff will offer quick and responsive assistance.

### Employee Crisis Fund

Jefferson Regional's Employee Crisis Fund provides financial support to employees facing a wide range of circumstances that cause or create personal or family hardships. These can include family tragedies or accidents, destruction of home or property by fire or natural disaster, or catastrophic or unusual expenses related to death, accident or illness. The request and application form may be obtained from Human Resources or by downloading it from the Human Resources section of the Intranet. The total amount of any individual distribution is limited to \$2,000 at one time, and is capped at \$4,000 in total funds for an employee.

### Health Charges Discount

Discounts are offered to full-time and part-time employees and their eligible dependents for services rendered at Jefferson Regional Medical Center, the Clinic at Wal-mart, Jefferson Diagnostics, and Jefferson MRI. Employee and eligible dependents receive 25% following receipt of all third party insurance payments.

## Other Programs and Services

### Credit Union

Employees of Jefferson Regional and their family members are eligible to join the USX Federal Credit Union. Conveniently located on the first floor of the South Hills Medical Building, the Credit Union offers a wide variety of low or no cost financial products and services. These include: low savings and loan rates, free checking account; Visa Debit Card; online banking, bill payment and e-statements; 65,000 ATMs nationwide (including all PNC Bank ATMs), surcharge free and direct deposit/payroll deductions available. Contact the Credit Union at 412-469-5780 or stop by the office located on the 1st floor, Suite 109B, of the South Hills Medical Building (MOB).



### PNC Bank Workplace Banking

PNC Bank makes available, through its WorkPlace Banking program, a complete set of money management tools and special benefits. Information is provided at Jefferson Regional's new employee orientation program.

### Day Care Services

There is a Tender Care Learning Center conveniently located at 550 Coal Valley Road for infants and toddlers of Jefferson Regional employees. For more information about services and rates, contact Tender Care at 412-469-3188.

### PEAA and Other Employee Activities

Jefferson Regional employees are eligible to receive a number of discounts for products, services, and activities.

Jefferson Regional participates in the Pittsburgh Employee Activities Association (PEAA), an organization made up of 80 companies in the Pittsburgh area that offer discounts to members for travel and events.

Employees can also obtain order forms at [www.pgheaa.com](http://www.pgheaa.com). Tickets can be ordered by mail or online with a credit card. You will need a password to access the ticket offers if paying by a credit card. To order tickets by a credit card, click on PEAA shop. Once there, enter email address: [tickets@pgheaa.com](mailto:tickets@pgheaa.com) and password: online and proceed with ordering tickets by credit card.

Flyers with current offers and event ticket order forms are available online at <http://www.pgheaa.com/id43.html>.

In addition to PEAA, JRMC employees can access other discounts including:

- Special membership rates for Healthtrax Fitness and Wellness Center
- Local, regional, and national resorts, amusement parks, and entertainment attractions
- Vacation packages

- Cell phone and calling plans
- Tickets for theatres and sporting events
- Vendor products and services
- Other employee perks programs

See the Employee Perks section of the Intranet for more information.

### On-Campus Services and Programs

Parking is provided on the hospital campus in several outside lots, and in a 535-space parking garage. Parking rates are \$10 per month for full-time and \$5 per month for part-time and casual employees.

The J-Café, on the second floor of the Hospital, provides meal, beverage and snack options. Hours are posted on the Intranet and outside the cafeteria.

The Guest Shoppe, on the first floor of the Hospital, offers snack and light meal options, beverages, magazines, flowers, greeting cards and gift items. Hours are posted outside the shoppe.

The Echement Family All Faiths Chapel, on the first floor of the Hospital is open 24 hours a day for quiet meditation and reflection. Information about weekly and special services is posted outside the Chapel.

Banking Machines are conveniently located on the First Floor of the Hospital.

Your Health Matters is Jefferson Regional's employee wellness initiative and features various screenings, lectures and programs to encourage employees to embrace a healthier lifestyle.

Employees also have access to a wide variety of hospital-sponsored health and wellness programs, screenings and lectures. Most are free.



## ***Equal Opportunity Employer***

Jefferson Regional Medical Center is an equal opportunity employer. Jefferson Regional Medical Center policy prohibits discrimination or harassment on the basis of race, color, religion, national origin, sex, age, disability or any other status prohibited by law or regulation.

This brochure offers an overview of the benefits and services provided to employees at Jefferson Regional Medical Center. Details are contained in policies and plan documents that will apply in the event of a conflict or question about them. Additional benefits information, Human Resource policies and plan documents are accessible on the Intranet.

Contact Human Resources for benefit questions.

