

Benefits Eligibility

Eligibility is based on the following classifications:

- FT = Full Time associates budgeted and working 36-40 hours per week
- FT Alternate Staffing= Full Time associates budgeted to work 56 hours (7on/7off) or Weekend Only Workers (WOW) 24 hours per week
- PT = Part Time associates budgeted and working 20-35.99 hours per week
- PRN associates and those budgeted and working less than 20 hours per week are only eligible for the Retirement Savings Program and the Employee Assistance Program.

Benefits begin the 1st of the month coinciding with or following your date of hire. Benefits are available to FT and PT associates unless stated otherwise but cost-sharing may differ. Premiums are deducted on a pre-tax basis (which means you report less income for taxes) unless stated otherwise.

| Benefit | Description | Who Pays |
|---|---|--|
| Health Protection | | |
| Medical and Prescription Drug Coverage | You may cover yourself and/or dependents by choosing one of these options: the \$250 Deductible/10% Coinsurance plan, the \$500 Deductible/20% Coinsurance plan, and the \$1,300 Deductible/0% Coinsurance plan. Coverage includes Prescription Drug benefits administered by MedImpact. | St. Vincent's shares the cost with FT and PT associates. |
| Health Savings Account (HSA) with the SmartHealth HDHP | If you elect the High Deductible Health Plan, you become eligible for an HSA. You can save up to \$3,050 with associate only HDHP coverage or up to \$6,050 with dependent coverage (plus \$1,000 if you are age 55 or over). A key advantage over the Healthcare FSA (see below) is that if you don't have medical expenses, your savings remain in your HSA, year after year. | St. Vincent's makes a contribution of \$250/individual or \$500/family. FT and PT associates may also contribute. |
| Socially Just Medical Benefits | A waiver (100%) or discount (25%, 50%, or 75%) on your bi-weekly contributions for \$250 Deductible/10% Coinsurance coverage and your costs when you receive care (including waiver or discount on inpatient and outpatient hospital services). | St. Vincent's shares the cost with FT associates who meet guidelines stated in the application. |
| Dental Care Coverage | You may elect coverage for yourself and dependents with services through Delta Dental of Missouri. Benefits include in- or out-of-network services. | St. Vincent's shares the cost with FT and PT associates. |
| Vision Care Coverage | You may elect an exam only plan or full coverage that includes an annual exam, eye glasses or contacts – for yourself and/or dependents. | FT and PT associates pay for the cost of full coverage. |
| Tax-Advantaged Spending Accounts | | |
| Healthcare Flexible Spending Account (FSA) | You may deposit as little as \$260 a year or as much as \$2,500 per year of pre-tax money in a Healthcare FSA. A debit card will be mailed to you or you may submit reimbursement requests manually. Over-the-counter drugs are not reimbursable unless prescribed by a physician. Note: if you don't spend all of the money by 12/31 and report it by the next 3/31, then you lose it. | FT and PT associates make all bi-weekly contributions. St. Vincent's makes your full annual contribution amount available to you in January. |
| Dependent Day Care Flexible Spending Account (FSA) | You may deposit pre-tax money in a Dependent Day Care FSA and receive reimbursement for eligible expenses. You may deposit as little as \$260 a year or as much as \$5,000 for married associates/ household or \$2,500 if married, filing separately. | FT and PT associates make all of the contributions to their spending account. |
| Income and Survivor Protection | | |
| Short Term Disability (STD) | St. Vincent's offers a weekly benefit equal to 60% of basic weekly earnings, minus other disability income, after 7 consecutive calendar days of total disability. A 70% buy-up option is available. Workers' Compensation injuries are excluded from STD benefits. | St. Vincent's pays the full cost for FT associates. PT associates may purchase voluntary coverage. |

| Benefit | Description | Who Pays |
|---|---|--|
| Income and Survivor Protection (cont.) | | |
| Long Term Disability (LTD) | St. Vincent's offers a benefit equal to 50% of monthly income, minus other disability benefits, beginning after 90 days of total disability. A 70% buy-up option is available. LTD benefits for Mental Health conditions are limited to 24 months. | St. Vincent's pays the full cost for FT associates. PT associates may purchase voluntary coverage. |
| Basic Life and Accidental Death & Dismemberment Insurance | You receive survivor protection for your loved ones equal to 1 x your annual base pay, minimum coverage of \$20,000. A benefit maximum may apply and benefits can be capped at \$50,000 to avoid imputed income. AD&D provides your family with added protection in the event of an accidental death. Partial benefits are paid for covered losses that are accidental, such as loss of vision. | St. Vincent's pays the full cost. |
| Supplemental Term Life Insurance | You may purchase additional life insurance for yourself and your family, up to a \$5,000,000 maximum. Evidence of insurability may be required if you elect to increase coverage on yourself or spouse. Spouse coverage is based on spouse's age and tobacco status. | FT and PT associates pay the full cost on an after-tax basis. |
| Supplemental AD&D | You may purchase AD&D insurance for you and/or your family in amounts equal to multiples of your annual base pay (1 x pay, 2 x pay, 3 x pay, and so on up to 10 x pay), up to \$4,000,000. | FT and PT associates pay the full cost on a pre-tax basis. |
| Business Travel Accident Insurance | You receive \$300,000 survivor protection, payable if you die while traveling on approved business. | St. Vincent's pays the full cost. |
| Legal Services Plan | Low-cost legal assistance is available to you through Hyatt Legal, including assistance with adoption services, wills, trusts, living wills, and identity theft, etc. You may enroll during any open enrollment period if you think you'll need a lawyer in the year ahead. | FT and PT associates pay the full cost on an after-tax basis. |
| Securing Your Retirement | | |
| Employer Automatic Contributions | Associates receive an employer-paid retirement benefit based on earnings and years of service. To be fully vested, you must work at least 1,000 hours in each of 5 calendar years. | St. Vincent's provides this benefit at no cost to you. |
| Voluntary Employee Retirement Savings Plan Contributions | You may save for retirement on a pre-tax basis through payroll deduction. You may save as little as \$1 or 1% up to 80% of earnings but no more than the annual IRS limit – \$17,500 (or \$23,000 if you are age 50 or older), in 2013. | All associates contribute pre-tax savings. |
| Employer Matching Contributions to the Retirement Savings Plan | You will receive an employer match if you make pre-tax contributions and are regularly scheduled to work 40 hours each pay period. The match is 50 cents for each dollar you contribute, on the first 6% of earnings contributed each pay period. | St. Vincent's provides the match. |
| Retirement Health Reimbursement Arrangement (HRA) | You receive a Retirement HRA credit of \$1,200 each year in which you work at least 1,000 hours and remain employed on Dec. 31. You can use the account to help pay for medical, prescription drug, dental and vision expenses during retirement if you leave employment after age 55 with 5 years of 1,000 hours of service per year or age 65 with 1 year of 1,000 hours. | St. Vincent's pays the full cost. |
| Enriching Self and Spirit | | |
| Employee Assistance Program (EAP) | Support is available to you and covered dependents through American Behavioral for assistance with managing stress, relationships, and financial issues. You can talk to someone 24/7 by phone or in person by appointment. | St. Vincent's pays the full cost. |
| Tuition Reimbursement | You may be reimbursed for eligible expenses up to an annual limit for qualified courses. See your Human Resources Department for details. | FT and PT associates pay and then apply for reimbursement. |
| Paid Time Off (PTO) | St. Vincent's provides Paid Time Off (for eligible associates to use for vacations, sickness, and personal family obligations) and Holiday/Bereavement Pay. See your Human Resources Department for details. | St. Vincent's pays the full cost. |

If you have immediate questions, you may contact the Ascension Ministry Service Center at 855.99AHMSC (855.992.4672) between 8:00 AM – 6:00 PM EST.

This is a brief description of benefits available to St. Vincent's Health System Associates and does not constitute a contract or an offer. The System may amend or terminate these benefits at will, except as specifically prohibited by law.