



Revised 11.17.11

Benefits Summary 2012

Regular Full-Time and Part-Time Employees

HEALTH PLANS ARE GRANDFATHERED	FT 64-80 hrs/pp .8 to 1.0 FTE	PT 48-63 hr/pp .6 to .7 FTE
Health Insurance – rates eff. 1-1-12 – ND BC/BS Comp Choice 500 - Grandfathered Effective 1 st of the month after hire. No network but use BC/BS providers. Employee Cost: Single Single + Dependent(s) Employee + Spouse Family	YES \$0.00/mo \$411.30/mo \$650.30/mo \$945.10/mo	YES \$216.76/mo \$628.06/mo \$867.06/mo \$1161.86/mo
Health Insurance – rates eff. 1-1-12 – ND BC/BS Blue Saver 100 - Grandfathered High Deductible Plan with Health Savings Account (HSA) Effective 1 st of the month after hire. No network but use BC/BS providers. Employee Cost: Single Single + Dependent(s) Employee + Spouse Family Employer Contribution to the HSA is based on your FTE and is made twice a month. (\$35.65 or 100% for 1.0 FTE, .9 FTE and .8 FTE), (70% for .7 FTE), (60% for .6 FTE)	YES \$0.00/mo \$312.20/mo \$493.70/mo \$717.40/mo	YES \$164.52/mo \$476.72/mo \$658.22/mo \$881.92/mo
Dental Insurance – Guardian – rates eff. 1-1-12 – NO NETWORK Effective 1 st of the month after hire. <div style="text-align: right;">Employee Cost: Single</div> <div style="text-align: right;">Family</div>	YES \$0.00/mo \$73.06/mo	YES .6 FTE pays \$15.39/mo .7 FTE pays \$11.54/mo .6 FTE pays \$88.45/mo .7 FTE pays \$84.60/mo
Term Life Insurance & Accidental Death & Dismemberment – Guardian Effective 1 st of the month after hire. Premium paid 100% by Hospice.	YES \$50,000 coverage	YES \$25,000 coverage
Short Term Disability – Guardian Effective 1 st of the month after hire. Premium paid 100% by Hospice. Pays up to 60% of weekly earnings for up to 13 weeks after elimination period. Begins on 1 st day for accident & 8 th day for sickness.	YES	YES
Long Term Disability – Guardian Effective 1 st of month after hire. Premium paid 100% by Hospice. 90 day elimination period. Pays up to 60% of pre-disability monthly earnings up to \$5000/mo.	YES	YES
Voluntary Term Life Insurance and AD&D – Guardian – rates eff. 1-1-12 Eligible 1 st of month after hire. Employee pays premiums through payroll deduction. Spouse and dependent children coverage available. Group rates, guaranteed issue at hire.	YES	YES
Vision Insurance – Avesis Plan 924 – rates eff. 1-1-12 - USE NETWORK PROVIDERS Effective 1 st of the month after hire. Employee Cost: Single Employee + One (Spouse or Child) Family	YES \$11.30/mo \$19.77/mo \$29.36/mo	YES \$11.30/mo \$19.77/mo \$29.36/mo
Flexible Spending Accounts – TASC Eligible 1 st of month after hire. Pre-tax savings for dependent care & unreimbursed medical expenses. New pre-tax option for Non-Employer Sponsored Premiums. OTC drugs now require a Doctor's RX for Flex reimbursement. <u>Must re-enroll every calendar year.</u> Use it or lose it rule.	YES Dependent Care limit \$5000 Medical limit \$4000 Premium Option no limit	YES Dependent Care limit \$5000 Medical limit \$4000 Premium Option no limit
401(k) Retirement Plan – John Hancock Eligible if age 21. PRN Employees excluded from participation. Employee can start deferring immediately upon hire. Employer Match starts first quarter after 12 month waiting period and 1000 hours worked in 12 month period. Match is 2/3 of first 6% of an employee's deferral (or 4% in this example). Maximum match is 4%. Fully vested for match dollars after 5 years. \$2 per month fee to participate.	YES	YES
Cancer Solution Plan – American Fidelity Eligible 1 st of month after hire. Optional Benefit, Employee pays premium through payroll deduction.	YES	YES
PTO – Paid Time Off – Accrues immediately upon hire, pro-rated based on hours worked. Combines Vacation, Sick, Holiday and Personal Day accruals into one bank. Accrual rate will increase based on years of service. A new hire full time, non-exempt employee at 1.0 FTE would accrue 25 days (200 hours) in a 12 month period. Maximum balances depend on years of service. 1-5 years have a 240 hr maximum balance. Refer to PTO Employee Policy 4.00 for more details.	YES Years 0-2 at 9.6% of hours paid See PTO policy for more details	YES Years 0-2 at 9.6% of hours paid See PTO policy for more details
Employee Assistance Program with APS Healthcare – Call for confidential assistance with personal or work issues 24/7. 1-800-999-1077	YES	YES



Benefits Summary 2012

Regular Part-Time Employees – 20 hrs per week and Part Time II Employees

HEALTH PLANS ARE GRANDFATHERED	PT 40-47 hrs/pp .5 FTE	PT II less than 39 hr/pp
Health Insurance – rates eff. 1-1-12 – ND BC/BS Comp Choice 500 - Grandfathered Effective 1 st of the month after hire. No network but use BC/BS providers. Employee Cost: Single Single + Dependent(s) Employee + Spouse Family	YES \$270.95/mo \$682.25/mo \$921.25/mo \$1216.05/mo	NO
Health Insurance – rates eff. 1-1-12 – ND BC/BS Blue Saver 100 - Grandfathered High Deductible Plan with Health Savings Account (HSA) Effective 1 st of the month after hire. No network but use BC/BS providers. Employee Cost: Single Single + Dependent(s) Employee + Spouse Family Employer Contribution to the HSA is based on your FTE and is made twice a month. (\$35.65 per pay period or 100% for 1.0 FTE, .9 and .8 FTE), (70% for .7 FTE), (60% for .6 FTE), (50% for .5 FTE).	YES \$205.65mo \$517.85/mo \$699.35/mo \$923.05/mo	NO
Dental Insurance – Guardian – rates eff. 1-1-12 – NO NETWORK Effective 1 st of the month after hire. <div style="text-align: right;">Employee Cost: Single</div> <div style="text-align: right;">Family</div>	YES \$19.23/mo \$92.29/mo	NO
Term Life Insurance & Accidental Death & Dismemberment – Guardian Effective 1 st of the month after hire. Premium paid 100% by Hospice.	YES \$25,000 coverage	NO
Short Term Disability – Guardian Effective 1 st of the month after hire. Premium paid 100% by Hospice. Pays up to 60% of weekly earnings for up to 13 weeks after elimination period. Begins on 1 st day for accident & 8 th day for sickness.	YES	NO
Long Term Disability – Guardian Effective 1 st of month after hire. Premium paid 100% by Hospice. 90 day elimination period. Pays up to 60% of pre-disability monthly earnings up to \$5000.	YES	NO
Voluntary Term Life Insurance and AD&D – Guardian – rates eff. 1-1-12 Eligible 1 st of month after hire. Employee pays premiums through payroll deduction. Spouse and dependent children coverage available. Group rates, guaranteed issue at hire.	YES	NO
Vision Insurance – Avesis Plan 924 – rates eff. 1-1-12 - USE NETWORK PROVIDERS Effective 1 st of the month after hire. Employee Cost: Single Employee + One (Spouse or Child) Family	YES \$11.30/mo \$19.77/mo \$29.36/mo	NO
Flexible Spending Accounts – TASC Eligible 1 st of month after hire. Pre-tax savings for dependent care & unreimbursed medical expenses. New pre-tax option for Non-Employer Sponsored Premiums. OTC drugs now require a Doctor's RX for Flex reimbursement. <u>Must re-enroll every calendar year.</u> Use it or lose it rule.	YES Dependent Care limit \$5000 Medical limit \$4000 Premium Option no limit	NO
401(k) Retirement Plan – John Hancock Eligible if age 21. PRN Employees excluded from participation. Employee can start deferring immediately upon hire. Employer Match starts first quarter after 12 month waiting period and 1000 hours worked in 12 month period. Match is 2/3 of first 6% of an employee's deferral (or 4% in this example). Maximum match is 4%. Fully vested for match dollars after 5 years. \$2 per month fee to participate.	YES	YES
Cancer Solution Plan – American Fidelity Eligible 1 st of month after hire. Optional Benefit, Employee pays premium through payroll deduction.	YES	NO
PTO – Paid Time Off – Accrues immediately upon hire, pro-rated based on hours worked. Combines Vacation, Sick, Holiday and Personal Day accruals into one bank. Accrual rate will increase based on years of service. A new hire full time, non-exempt employee at 1.0 FTE would accrue 25 days (200 hours) in a 12 month period. Maximum balances depend on years of service. 1-5 years have a 240 hr maximum balance. Refer to PTO Employee Policy 4.00 for more details.	YES Years 0-2 at 9.6% of hours paid See PTO policy for more details	NO
Employee Assistance Program with APS Healthcare – Call for confidential assistance with personal or work issues 24/7. 1-800-999-1077	YES	NO