

San Antonio Community Hospital Benefits Summary

Effective January 1, 2010

TYPE OF BENEFIT	FEATURES	ELIGIBILITY	EMPLOYEE COST
Medical	<p>Choice of two plans: PPO and HMO, both with extensive wellness and preventive care coverage.</p> <p>CIGNA PPO—\$20 office visit charge copay for CIGNA PPO physicians; 80% coverage for all other services from CIGNA providers and facilities with no annual deductible. 100% coverage for wellness exams and tests based on age and gender guidelines. Enhanced reimbursement for SACH billed services including 100% coverage for hospitalization and preventive care services; 90% coverage for lab and x-ray.</p> <p>50% coverage after a \$500 individual/\$1,000 family deductible from non-CIGNA providers.</p> <p>CIGNA HMO—Care is coordinated through a primary care physician. Specialist care by referral only. \$15 office visit copay. Plan pays 100% hospitalization and most other services.</p>	Benefit Status employees, first of the month following 30 days of employment.	Varies by plan selected and number of dependents covered:
Prescription Drug* *Must be enrolled in a medical plan to access prescription drug coverage.	<p>PPO—\$5 copay for generic drugs, 80% coverage for preferred brand and 50% coverage for non-preferred brand. \$5 minimum copay. 100% coverage after \$1,500 of out-of-pocket costs. 34-day supply for non-maintenance/60-day supply for maintenance at retail; 100-day supply with mail order. 100% for prescription smoking cessation products.</p> <p>HMO—\$10 copay for generic, \$20 copay for preferred brand and \$40 copay for non-preferred brand. 30-day supply for non-maintenance; 90-day supply with mail order.</p>	Same as above.	Prescription drug costs are included in the cost of medical coverage.
Dental	<p>Delta Dental PPO—\$50 individual/\$150 family annual deductible; \$2,000 annual maximum.</p> <p>100% coverage for diagnostic and preventive services when you use a PPO dentist. 80% coverage for diagnostic and preventive services when you use a non-PPO dentist. 80% coverage for restorative care.</p> <p>60% coverage for major services.</p> <p>70% coverage for orthodontia (children only); \$1,200 lifetime maximum coverage.</p>	Same as above.	Varies by number of dependents covered:
Vision	<p>Vision Service Plan (VSP) — Eye exams and lenses once every 12 months with \$20 copay (bifocals or other special lenses may cost extra); new frames covered every 24 months (up to \$45); contact lenses covered in lieu of glasses (once every 12 months); discounted laser eye surgery service available at participating centers.</p>	Same as above.	Varies by number of dependents covered:
Health Care Reimbursement Flex Account	<p>You elect to set aside up to \$5,000 per year on a pre-tax basis to pay for eligible health care expenses via debt card.</p>	Same as above.	Varies based on the amount you choose to contribute.

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Dependent Care Reimbursement Flex Account	You elect to set aside up to \$5,000 per year on a pre-tax basis to pay for eligible child care or dependent care assistance expenses.	Same as above.	Varies based on the amount you choose to contribute.
Life and Accidental Death & Dismemberment (AD&D)	The Hospital provides for one times basic annual salary to a maximum of \$200,000 for Basic Life and Basic AD&D Insurance. Additional Life and AD&D coverage may be purchased for the employee, employee's spouse and children.	Same as above.	Cost of Basic Insurance paid by San Antonio Community Hospital. Cost of additional coverage is based on age and salary.
Long-Term Disability (LTD)	Provides for income in the event of a long term medical disability. After 6 months of disability, LTD will pay 40% of your base monthly earnings to a maximum of \$10,000 per month for the period of disability or until age 65, whichever comes first. Employee may purchase additional coverage of 20% of base salary for a total of 60% LTD coverage.	First of the month following 30 days of employment for full-time employees.	Cost of base plan paid by San Antonio Community Hospital. Cost of additional coverage varies based on salary.
Child Care	Provided by Upland YMCA for ages two through five. Located adjacent to the hospital.	Immediately for all employees.	Registration fee paid by San Antonio Community Hospital. Cost varies based on age and number of children.
Pension Plan	Through a Defined Contribution plan, the Hospital contributes 2.5% to 4.5% of pay each year depending on the employee's years of service. These contributions vest gradually over a five-year period. Additionally, employees may contribute pre-tax earnings into a 401k plan. The Hospital matches the employees contribution \$.50 on the \$1.00 up to the employees first 5% of pay contribution. The Hospital's matching contributions are also on a five-year graded vesting schedule. Employees have the ability to choose from a wide variety of investment vehicles.	All employees are eligible to participate in the service component of the plan after one year of employment and having worked at least 1,000 hours. However, the employee may begin contributions into the 401k plan upon hire and have immediate matching. Vesting schedule applies.	Hospital provides for service related contribution and matching component of 401k. Employee contributions are voluntary and vary.
Retiree Medical and Dental	Continuation of medical and dental insurance until eligible for Medicare.	When retired between age 62 to 65 after 10 years of service.	Available at time of retirement.
Paid Time Off (PTO)	Vacation, Holiday, Illness and Personal Days are combined into a bank of hours. Your PTO bank accrues hours based on regular hours worked and years of service. Full-time employees accrue 25 days per year (0-60 months of service); 30 days per year (61-120 months of service); and 35 days per year (121+ months of service). Adjusted schedule for part-time employees applies.	Accrues upon employment for full-time and Benefit Status part-time employees.	None. Cost covered by San Antonio Community Hospital.
Extended Sick Leave (ESL)	ESL hours accumulate up to a maximum of 60 days (480 hours). ESL is integrated with State Disability Insurance (SDI) to provide for continued income during an extended medical absence.	Accrues upon employment for full-time and Benefit Status part-time employees.	None. Cost covered by San Antonio Community Hospital.
Bereavement Leave	Up to 24 hours paid leave in the event of a death in your immediate family.	Immediately for full-time and Benefit Status part-time employees.	None. Cost covered by San Antonio Community Hospital.
Jury Duty Pay	Up to 24 hours upon employment; prorated for part-time employees.	Immediately for all full-time and Benefit Status part-time employees.	None.
Employee Assistance Program (EAP)	Provides confidential professional counseling and assistance for employees and their families to resolve problems that affect their personal lives or job performance.	Immediately for all employees.	None. Cost covered by San Antonio Community Hospital.

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Educational/Tuition Reimbursement Program	Reimbursement up to \$3,000 per year for full-time employees (up to \$1,500 for part-time employees) for college tuition and book expenses that are related to their current position or a future position at the Hospital. Lifetime maximum of \$15,000.	Full-time and part-time Benefit Status employees after six months of employment.	Varies based on total tuition costs.
Student Loan Reimbursement	Within three years of completing coursework that is directly related to the employee's profession, the employee may receive up to \$3,000 per year in loan reimbursement in lieu of the tuition reimbursement benefit.	Full-time Benefit Status after six months of employment.	None.
529 College Savings Plan	Tax-free earnings growth and distribution for qualified college expenses.	Immediately for all employees.	Varies based on the amount you choose to contribute.
Credit Union	Arrowhead Credit Union offers checking/savings accounts, loans, credit cards and financial counseling.	Immediately for all employees.	Free membership; free checking plan.
Employee Discounts and Activity Services	Discount tickets to amusement parks, movie theaters, sporting events and more. Discounts on cell phones and services. Weekly on-site car wash. Online SACH clothing/gift store, cafeteria discounts including the ability to use I.D. badge for purchases, and free parking.	Immediately for all employees.	Cost of each service or event varies.
Employee Activities	Family picnic, Day at the Races, Quakes baseball game and more.	Immediately for all employees.	Cost of each service or event varies.
Employee Appreciation Programs	Service awards, hospital celebrations, holiday pancake breakfast, ice cream social and more.	Immediately for all employees.	None.
Family Centered and Wellness Programs	On-site Weight Watchers classes, health club discounts at Claremont Club and main campus lactation room.	Immediately for all employees.	Cost varies based on program.
Weekend Premium	5% premium for working weekends.	All non-exempt employees of departments that routinely are operational on weekends.	None.
Holiday Premium	Time-and-a-half for working designated shifts on Memorial Day, Independence Day, Labor Day, Thanksgiving, Christmas Eve, Christmas, New Year's Eve and New Year's Day.	All non-exempt employees.	None.
Deduct-It Food Payment Program	You enroll in this program and may swipe employee ID badge with a registered PIN CODE in the hospital Café to pay for food purchases. Purchases are deducted from next pay check.	Immediately for all employees.	Varies based on hospital Café food prices and any employee discount.
Honors/Designations	<p>San Antonio Community Hospital holds these prestigious recognitions:</p> <p>Thomson Reuters - 2008 Top 100 Hospitals National Benchmarks and the Everest Awards for Benchmarks Inland Counties Emergency Medical Agency – STEMI Receiving Center Designation (one of two hospitals in San Bernardino County) Baby Friendly USA Designation – Given to hospitals that provide a high level of care for mothers who are breast-feeding (65th in USA)</p>		

BENEFIT STATUS is defined as a regularly scheduled status of 40 hours per pay period or more. Unless otherwise noted, eligibility for the benefits listed below requires BENEFIT STATUS.

This is a summary of San Antonio Community Hospital's benefits programs. It should not be considered complete and is subject to terms of the plan documents, insurance contracts or Hospital policies. More extensive information will be provided at the time of employment. San Antonio Community Hospital reserves the right to amend or discontinue any of the programs outlined in this summary with or without notice at any time