

# 2021 Benefits at a glance



Type of benefit	Directors, Executives & Physicians
Health Insurance	Full time and part time employees are <b>eligible the first of the month following 30 days of employment</b> . <b>Employer/Employee paid benefits - LCMC pays approximately 70% of the cost and the Employee pays approximately 30%</b> . Premiums are paid with pre-tax dollars per pay period. <b>Two medical plans are offered:</b> Traditional Plan and the High Deductible Health Plan (HDHP) with a Health Savings Account. While both plans provide the highest level of benefit when you use a LCMC facility, there are differences in each plan. The Traditional Plan offers a lower annual deductible and allows for co-pays for office visits and prescriptions. The High Deductible Health Plan does not have co-pays and you must meet the full annual deductible before the plan pays. LCMC Health Plan is an Exclusive Provider Organization (EPO) and requires all services to be performed within LCMC facilities when offered.
Health Savings Account (H.S.A.)	HSA is issued with enrollment in the High Deductible Health Plan (HDHP). The tax-advantage consumer account is used to pay for qualified medical expenses. <b>LCMC makes a per pay period contribution to your H.S.A. based upon coverage level. An account is automatically opened with enrollment and the employee is required to activate the account to receive employer funding.</b> Premiums are paid with pre-tax dollars per pay period.
Flexible Spending Accounts (FSA) Medical and Dependent care	Full time and part time employees are eligible the first of the month following 30 days of employment. This benefit provides <b>tax-free deductions</b> through payroll deductions to pay dependent and/or qualifying non-reimbursed medical care expenses. (If you have the High Deductible Health Plan, this benefit is limited to dental and vision.)
Dental Insurance	Full time and part time employees are eligible the first of the month following 30 days of employment. <b>Employee Paid benefit.</b> Premiums are paid with pre-tax dollars per pay period. Two dental plan options are offered, Low and High. Employees are allowed to visit any dentist, but utilizing the dental network maximizes the dental benefits.
Vision Insurance	Full time and part time employees are eligible the first of the month following 30 days of employment. <b>Employee paid benefit.</b> Premiums are paid with pre-tax dollars per pay period. Vision network is nationwide and includes independent practitioners and large retail chains.
Life Insurance	Full time employees are eligible for this <b>employer paid benefit</b> . Insurance coverage is 3 times annual base salary up to a maximum of one million dollars and coverage eligibility date is upon date of hire. Age reduction applies for ages 65 and over. Supplemental voluntary life coverage is available for employee, spouse and children.
Short term disability	Full time and Part Time employees are eligible for this <b>employer paid benefit</b> . This benefit provides 100% of pre disability base earnings as salary continuation when you are unable to work due to non job related accident or illness - subject to carrier approval. Coverage eligibility is upon date of hire.
Long term disability	Full time employees ( <b>Directors, Executives &amp; Physicians</b> ) are eligible for this <b>employer paid benefit</b> . <b>This benefit provides 60% pre disability base earnings up to a maximum of \$10,000 per month for Directors and a maximum of \$15,000 per month for Executives and Physicians.</b> This benefit provides for salary continuation beyond STD up to five years - subject to carrier approval. Full Time employees may purchase additional coverage beyond the 5 years up to their normal Social Security Retirement Age.
UNUM	Full time and part time employees are eligible for these plans. The effective date is the first of the month following application acceptance. <b>Employee paid benefit.</b> Premiums are deducted on an after-tax basis. The plans are designed to protect your family's finances in case of unforeseen injury or illness and consist of Accident Insurance, Critical Illness Insurance, Whole Life, and Hospital Indemnity. You can take the coverage with you if you leave the company, as long as you continue paying the premiums. Rates are based on age and coverage amount.
Lifelock	Full time and part time employees are eligible. Coverage is effective the first of the month following 30 days of employment. <b>Employee paid benefit.</b> Premiums are taken on an after-tax basis. This benefit provides identity protection for the employee and/or family. You can take the coverage with you if you leave LCMC Health, as long as you continue paying the premiums.
Retirement plans	<b>403(b) Plan: 2% employer non elective contribution</b> per pay period without contributing to the Plan. Employee deferrals also receive up to an <b>additional 2% matching employer contribution</b> when saving 4% or more of salary. Employer annual discretionary contribution is determined by LCMC Health. Full time and part time employees are eligible. Employees are eligible to enroll upon hire. <b>457(b) Plan:</b> AVP & above, CRNAs and Physicians are eligible and may defer up to IRS statutory annual limit. No Employer contributions. Employees are eligible to enroll upon hire.

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Paid time off (P.T.O.)	Directors, Executives & Physicians do not accrue Paid Time Off (PTO). Per HR policy #106, for these employees, guidelines have been established to assist employees and their supervisors in determining reasonable amounts of time away from work. New Hires 0 - 5 YOS - guideline is 27 days which includes time off for vacations, holidays, floating holidays, illness or other personal reasons.
FMLA/Leave of absence	Must be employed one year and work at least 1250 hours to qualify for FMLA. Workers' Comp runs concurrently with FMLA. FMLA leave is up to 12 weeks per LCMC approval. Rolling Calendar Year is used in determining FMLA eligibility.
Guidance Resources/EAP	Provides confidential counseling for those in need of behavioral health, financial, legal and other work-life support. <b>Employer Paid benefit.</b> EAP is available to all employees and immediate family members.
LCMC Health Employee Discount Program	Discount program offered to all LCMC employees. Program details can be found on LCMC Human Resources intranet.
Lincoln "Value Added Services"	Provides a variety of services including counseling, estate/will planning, and theft protection. <b>Employer Paid benefit with enrollment.</b>
Tuition Reimbursement	Provides financial assistance up to a maximum of \$3,000/yr to full-time employees for educational courses towards a degree.
Jury Duty	Provides jury duty pay while attending jury service. Eligibility is based on full time and part time job classification.
Military Leave	Full time and part time employees may be excused from work during reserve training, service or emergency duty as required by law.
Bereavement Leave	Provides paid leave up to three days. Based on completion of initial evaluation period and full time and part time job classification.

*This list of benefits is intended to be only a brief overview. Several of the benefits listed are governed by plan documents and/or LCMC Health policies. For more detailed information, you may refer to the LCMC's Policies and Handbook*

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