

2021 Benefits at a glance



Type of benefit	LCMC Staff/Manager
Health Insurance	Full time and part time employees are eligible the first of the month following 30 days of employment. Employer/Employee paid benefits - LCMC pays approximately 70% of the cost and the Employee pays approximately 30%. Premiums are paid with pre-tax dollars per pay period. Two medical plans are offered: 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.
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. 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. Premiums are paid with pre-tax dollars per pay period.
Flexible Spending Accounts (FSA)	Full time and part time employees are eligible the first of the month following 30 days of employment. This benefit provides tax-free deductions 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. Employee Paid benefit. 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. Employee paid benefit. Premiums are paid with pre-tax dollars per pay period. Vision network is nationwide and includes independent practitioners and large retail chains, but utilizing the vision network maximizes the vision benefits
Life Insurance	Full time employees are eligible for this employer paid benefit. Insurance coverage ranges from 1 to 1.5 times annual base earnings. Coverage amount and eligibility date is based on job classification. Age reduction applies for ages 65 and over. Part time and full time employees are eligible to purchase voluntary life coverage for employee, spouse and children.
Short term disability	Full time and part time employees are eligible for this benefit. This benefit provides for a percentage of salary continuation when you are unable to work due to non job related accident or illness. Coverage amount is based on job classification and is available from the 15th day of absence up to 180 days. New Hires are eligible for employer paid benefit after one year of employment. Voluntary STD Gap coverage (Year One) is also available.
Long term disability	Full time employees are eligible for this benefit. Coverage amount and eligibility date are based on job classification. This benefit provides for a percentage of salary continuation beyond STD up to 5 years. Full Time employees may purchase additional coverage beyond the 5 years up to your normal Social Security Retirement Age. Part time employees may purchase LTD coverage for a maximum of five years. New Hires are eligible for employer paid benefit after one year of employment.
UNUM	Full time and part time employees are eligible for these plans. The effective date is the first of the month following application acceptance. Employee paid benefit. 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. Employee paid benefit. 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 plan	Full time and part time employees receive 2% employer contribution each pay period without contributing to the plan. Full time and part time employees who contribute also receive up to an additional 2% matching employer contribution when saving 4% or more of salary. Employer discretionary contribution is determined annually by LCMC Health and eligible employees may receive additional contributions. PRN employees may contribute non-matching contributions to the plan.

2021 Benefits at a glance



Type of benefit	What the employee receives
Paid time off (P.T.O.)	Managers and full time and part time staff accrual begins on hire date. Paid time off accrues as you work. Accrual is based on regular hours PAID per pay period.
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. Employer Paid benefit. 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. Employer Paid benefit with enrollment.
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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