Benefit Highlights

CATAWBA VALLEY HEALTH SYSTEM

Benefit	Who is Eligible?			Who Pays?		Eligibility/Benefit Details
	FT	PT	PRN/ TEMP	You	CVHS	
Financial Benefits						
Local Government Federal Credit Union	X	X	X	X		**Eligible upon employment.** All employees are eligible for membership in the Local Government Federal Credit Union (LGFCU). Contact your local SECU branch for more information about membership and benefits.
BB&T@ Work	X	X	X	X		**Eligible upon employment.** All employees are eligible for free checking with direct deposit, online banking, discounts on loans, etc. Contact your local branch or Human Resources for more information.
Wells Fargo @ Work	X	X	X	X		**Eligible upon employment.** All employees are eligible for free checking with direct deposit, online banking, discounts on loans, etc. Contact your local branch or Human Resources for more information.
PNC Bank	X	X	X	X		**Eligible upon employment.** All employees with a recurring direct deposit of at least $1,000 per month are eligible for various discounts and benefits.
Disability Protection Plans						
Short-Term Disability	X				X	**Eligibility begins the first day of the month after one (1) year of full-time employment.** If approved, employees will receive 60% of their base salary. The benefit commences on the eighth day of disability or first day for accidents for a maximum period of 26 weeks, if the employee is totally disabled and under the care of a healthcare provider. Available PTO hours must be used for the 7-day waiting period, if applicable.
Long-Term Disability	X				X	**Eligibility begins the first day of the month after one (1) year of full-time employment.** If approved, employees will receive 60% of their pre-disability base salary after a 180-day waiting period up to a maximum of $10,000 per month. This benefit coordinates with Social Security Disability benefits.
Supplemental LTD	X			X		**Annual Enrollment.** Eligible employees may elect to participate in a voluntary supplemental LTD benefit program. Annual enrollment is in June of every year.
Insurance Plans						
Medical Insurance (Traditional Plan)	X	X	X	X	X	**Eligibility begins the first day of the month after a 30-day waiting period.** Employees and their eligible dependents may participate in the Medical Insurance Traditional Plan that covers hospital, physician, emergency room, and other services. **Employees must work at least 30 hours a week to be eligible.**

July 2019

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Medical Insurance (Consumer Driven Health Plan with Health Savings Account)	X	X	X	X	X	**Eligibility begins the first day of the month after a 30-day waiting period.** Employees and their eligible dependents may participate in a Consumer Driven Health Plan that covers hospital, physician, emergency room, and other services after a high deductible is met. **Employees must work at least 30 hours a week to be eligible.**
Prescription Plan	X	X	X	X	X	**Eligibility begins the first day of the month after a 30-day waiting period.** CVHS offers a prescription drug plan through each medical plan. Participants of the medical plans may utilize the employee pharmacy, a participating retail pharmacy or mail order program to have prescriptions filled. **Employees must work at least 30 hours a week to be eligible.**
Dental Insurance	X	X		X	X	**Eligibility begins the first day of the month after a 30-day waiting period.** Employees and their eligible dependents may participate in their choice of either the Basic or Premium Dental Insurance Plans that cover preventive, basic, major, and orthodontic services (Premium Plan only - $1,000 Lifetime Benefit) up to a plan maximum per year. **Employees must work at least 30 hours a week to be eligible.**
Vision Insurance	X	X		X		**Eligibility begins the first day of the month after a 30-day waiting period.** Employees and their eligible dependents may participate in either of two (2) voluntary vision insurance plans.
Medical Flexible Spending Account	X	X		X		**Eligibility begins the first of the month after 2-months of employment.** Employees can elect to set aside funds from their paycheck pre-tax to reimburse them for qualified expenses for themselves, their spouse, and any dependents claimed on their federal tax return. Maximum annual amount $2,650. Participants are responsible for paying the administrative fee (pre-tax). CDHP/HSA participants can elect to participate in the Limited Medical FSA for dental, vision and orthodontia expenses. **Employees must work at least 20 hours a week to be eligible.**
Dependent Care (Child Care) Spending Account	X	X		X		**Eligibility begins the first of the month after 2-months of employment.** Employees can elect to set aside funds from their paycheck pre-tax to reimburse them for child care expenses provided for their dependents so that they (and their spouse, if married) can work. Maximum annual amount $5,000. Participants are responsible for paying the administrative fee (pre-tax). **Employees must work at least 20 hours a week to be eligible.**

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Basic Life and AD&D Insurance	X				X	**Eligibility begins the first day of the month after a 90-day waiting period.** CVHS pays the cost for eligible employees to receive one (1) multiple of their annual base salary in term life and AD&D insurance coverage. Maximum of $500,000.
Optional Life and AD&D Insurance	X			X		**Eligibility begins the first day of the month after a 90-day waiting period.** Employees may elect up to four (4) multiples of their annual base salary in term life and AD&D insurance coverage for .22 cents per thousand per month. Late applicants must complete a health questionnaire and be approved for coverage. Maximum of $500,000.
Dependent Life Insurance	X			X		**Eligibility begins the first day of the month after a 90-day waiting period.** Eligible employees may elect to cover eligible spouses/domestic partners **(up to age 70)** and children **(up to age 26)** in a term life insurance plan. Four coverage tiers are available: • $5,000/$2,500 - $.58/pay period • $10,000/$5,000 - $.92/pay period • $15,000/$7,500 - $1.50/pay period • $20,000/$10,000 - $2.07/pay period Late applicants (other than eligible children) must complete a health questionnaire and be approved for coverage.
Family Life Insurance	X	X		X		**Annual enrollment.** Eligible employees may elect to participate in a voluntary whole life insurance program. Annual enrollment is in June of each year. **Employees must work at least 20 hours a week to be eligible.**
Accident Coverage	X	X		X		**Annual enrollment.** Eligible employees may elect to participate in a voluntary accident coverage program. Annual enrollment is in June of each year. **Employees must work at least 12 hours a week to be eligible.**
Critical Illness	X	X		X		**Annual enrollment.** Eligible employees may elect to participate in a voluntary critical illness program. Annual enrollment is in June of each year. **Employees must work at least 12 hours a week to be eligible.**
Worker's Compensation	X	X	X		X	**Eligible upon employment.** All employees are protected under worker's compensation while performing their job duties.
Paid Time Off						
Bereavement Pay	X				X	**Eligible upon employment.** Employees may receive up to 24 hours of paid leave for the purpose of attending the funeral, comforting survivors, and/or settling family business resulting from the death of an immediate family member (as defined in policy HR-34).

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CATAWBA VALLEY HEALTH SYSTEM

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<tr><td>Jury Duty</td><td>X</td><td></td><td></td><td></td><td>X</td><td>Eligible upon employment. Eligible employees will be compensated for time away from their job to serve as a juror.</td></tr>
<tr><td>Paid Time Off Accrual</td><td>X</td><td>X</td><td></td><td></td><td>X</td><td>Accruals start upon employment; eligible to receive benefits after the 3-month probationary period. Full-time employees accrue hours each pay period based on years of service; part-time employees accrue hours each pay period based on years of service and hours worked. Maximum number of hours allowed in PTO bank is 320.

<table><tr><th colspan="2">Full Time Accrual Rate</th></tr><tr><td>Less than 1 year</td><td>6.77 hours per pay period</td></tr><tr><td>1 to 5 years</td><td>7.39 hours per pay period</td></tr><tr><td>6 to 15 years</td><td>8,31 hours per pay period</td></tr><tr><td>16 years or more</td><td>9.23 hours per pay period</td></tr><tr><th colspan="2">Part Time Accrual Rate</th></tr><tr><td>Less than 1 year</td><td>.0470 times hours worked</td></tr><tr><td>1 to 5 years</td><td>.0554 times hours worked</td></tr><tr><td>6 to 15 years</td><td>.0677 times hours worked</td></tr><tr><td>16 years or more</td><td>.0799 times hours worked</td></tr></table></td></tr>
<tr><td>PTO Cash-In</td><td>X</td><td>X</td><td></td><td></td><td>X</td><td>Eligible after one (1) year of employment and a PTO balance of 180 hours. Employees can cash-in PTO hours in any amount between 40 and 80 hours a pay period if they are unable to use them. A minimum of 140 hours must remain in your PTO bank after cash in. Only two (2) cash-ins are allowed per calendar year.</td></tr>
<tr><td colspan="7">Retirement (for employees active as of 12/31/2018)</td></tr>
<tr><td>Retirement Recognition</td><td>X</td><td>X</td><td>X</td><td></td><td>X</td><td>Eligible at age fifty-five (55) after working 10 continuous years or at age sixty-five (65) after working 5 continuous years of service. Eligible employees will receive a retirement gifts and be honored at a retirement reception.</td></tr>
<tr><td>Pension Plan</td><td>X</td><td>X</td><td></td><td></td><td>X</td><td>Eligible after one (1) year of employment and after working 1,000 hours. Employees are automatically enrolled in the pension plan upon working 1,000 hours in a plan year (July-June). The medical center contributes 1% of the employee's annual salary for each year of service. Employees are fully vested after five (5) years of service. Employees can accrue up to 35 years of service.</td></tr>
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<tr><td>457 Defined Compensation Plan (DCP)</td><td>X</td><td>X</td><td></td><td>X</td><td>X</td><td>Eligible upon employment. Employees may elect to enroll in the CVHS 457 DCP Plan. Employees may contribute up to the allowable maximum on an annual basis as set forth by the IRS. CVHS matches the employee contribution based on years of service:<table><tr><td>1 to 5 years</td><td>15.00%</td></tr><tr><td>6 to 10 years</td><td>17.50%</td></tr><tr><td>11 to 15 years</td><td>20.00%</td></tr><tr><td>16 to 20 years</td><td>22.50%</td></tr><tr><td>21 years and over</td><td>25.00%</td></tr></table></td></tr>
<tr><td colspan="7">Retirement (for employees hired or rehired on or after 01/01/2019)</td></tr>
<tr><td>Retirement Recognition</td><td>X</td><td>X</td><td>X</td><td></td><td>X</td><td>Eligible at age fifty-five (55) after working 10 continuous years or at age sixty-five (65) after working 5 continuous years of service. Eligible employees will receive a retirement gifts and be honored at a retirement reception.</td></tr>
<tr><td>457 Defined Compensation Plan (DCP)</td><td>X</td><td>X</td><td></td><td>X</td><td>X</td><td>Eligible upon employment. Employees may elect to enroll in the CVHS 457 DCP Plan. Employees may contribute up to the allowable maximum on an annual basis as set forth by the IRS. CVHS matches the employee contribution based on years of service:<table><tr><td>1 year and over</td><td>Base of 3% of Covered Compensation</td></tr><tr><td>1 year and over</td><td>50% of Employee’s Contribution up to 6% of Covered Compensation</td></tr></table></td></tr>
<tr><td colspan="7">Other Benefits</td></tr>
<tr><td>Educational Assistance Program</td><td>X</td><td></td><td></td><td></td><td>X</td><td>Eligible after 3-month probationary period. Employees may receive up to $1,000 per fiscal year for study toward a graduate or under graduate degree or diploma at an accredited community college, 4-year college or university. RNs going back to obtain their BSN receive $2,000 per fiscal year and RNs going back to obtain their MSN receive $3,000 per fiscal year.</td></tr>
<tr><td>Employee Assistance Program (EAP)</td><td>X</td><td>X</td><td>X</td><td></td><td>X</td><td>Eligible upon employment. All employees and their family members are eligible to participate in our Optum EAP benefit. More information can be found by calling (855) 205-9185; visiting liveandworkwell.com (access code “Catawba”); or through the myliveandworkwell app (access code “Catawba”).</td></tr>
<tr><td>Employee Recognition Programs</td><td>X</td><td>X</td><td>X</td><td></td><td>X</td><td>Eligible upon employment.
Service Awards (multiples of 5 years of service)
Departmental/Occupational Recognition
C.A.R.E. Awards (monthly & annually recognitions)</td></tr>
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	FT	PT	PRN/ TEMP	You	CVHS	
Discounts & Memberships	X	X	X		X	**Eligible upon employment.** AAA of the Carolinas – Eligible for membership with no joining fee. Payroll deduction available. Cafeteria (not including Coffee Shop) – 30% discount. Catawba Science Center – Free basic Family/Grandparent membership. Upgraded membership is available for a fee. Carolina Ear, Nose & Throat Head & Neck Surgery Center- 20% discount on all hearing aid purchases for CVHS staff and family members. Gift Shop – 10% discount (excludes flowers, cards, candy, gum, and sale items). Premier Discount Purchase Program – various discounts including AT&T, Sprint, Verizon, etc. Sam's Club – Eligible for membership. Payroll deduction available. Enrollment in Spring and Fall. Tickets At Work - discounts on theme parks, travel, movie tickets, and shows.
Health4Us	X	X	X		X	**Eligible upon employment.** The employee wellness program is online through the WellWorks website or their mobile app. Employees, spouses, and domestic partners can voluntarily participate by completing mandatory and optional activities each plan year for a medical premium incentive and wellness bonus.
FitnessPlus Membership	X	X	X	X	X	**Eligible upon employment.** Employees are eligible to join the FitnessPlus (Health & Fitness Center) at a discounted membership rate. Payroll deduction is available.
YMCA of Catawba Valley Membership	X	X	X	X		**Eligible upon employment.** Employees are eligible to join the Y@ Work corporate membership program at a discounted membership rate. Employees can present their ID badge at the Hickory Foundation branch to enroll.
Employee Health Program	X	X	X		X	**Eligible upon employment.** Employees receive flu vaccines, immunizations and annual screening (TB skin test and mask fit-testing), as necessary.

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