

**CMH Regional Health System**  
**Benefit Summary**  
Exempt and Nonexempt Employees  
.4 FTE and Above

**Effective Jan 1, 2010**

**Ohio Public Employee's Retirement System (PERS):** The hospital contributes an amount equal to 14.00% of your wages. You contribute 10.00% of your wages on a pre-tax basis. Social Security is not withheld from your pay (Medicare is withheld). This program is mandatory for all employees. If you leave public service, you may leave your contributions on deposit for a later retirement benefit or you may receive a refund of your contributions.

There are three retirement plans to choose from:

**Traditional Pension Plan**

**Member-Directed Plan**

**Combined Plan**

Please refer to the OPERS website at [www.opers.org](http://www.opers.org) for more information.

\*Please note OPERS is a benefit we receive because the hospital is currently county-owned. The hospital will be purchased during 2010. Once purchased, we will no longer be a county-owned entity, and will therefore, no longer receive the OPERS retirement system benefits. The retirement benefits received would then be in accordance with the retirement benefits offered by the new owner and would remain competitive in the marketplace. Employees hired prior to transition would likely have the opportunity to retain OPERS benefit by continuing deduction on an after-tax basis with new owner.

**Ohio Public Employee's Deferred Compensation Program:** This program is offered exclusively to public employees under Section 457(b) of the Internal Revenue Code. It allows you to save and invest on a pre-tax basis for retirement.

**Tax-Sheltered Annuities and 403(b) Deferred Compensation Program:** Optional benefit available through several brokers and agents—allows you to save and invest on a pre-tax basis for retirement.

**Retirement and Financial Planning:** Free financial planning is provided by the 403(b) brokers/agents. Workshops and group presentations are also scheduled periodically.

**Flexible Reimbursement Accounts for Medical Expenses and Dependent Care Expenses:** Optional benefit to enable participant to set aside pre-tax dollars into medical and/or dependent care accounts.

**Sick Time:** Sick time accrues at a rate of 4.6 hours for every 80 hours paid, beginning with your first pay. Sick time may be used for personal illness or illness of immediate family members who require your care. Upon retirement, 25% of accrued sick time will be paid to you, up to a maximum of 240 hours.

**PTO (Paid Time Off):** Full-time *non-exempt* employees (.875-1.0 FTE) receive four weeks of PTO time on an annual basis, assuming they are paid 80 hours each pay period. After 8 years, five weeks of PTO time is accrued; after 15 years, 6 weeks of PTO time is accrued; and after 25 years, 7 weeks of PTO time is accrued. For part-time employees, (.4-.874) these amounts are pro-rated based on the number of hours worked. The maximum amount of PTO hours allowed in an employee's bank is based on FTE status and years of service. More information is available in Human Resources. Employees may begin using PTO time immediately.

**PTO (Paid Time Off):** Full-time *exempt* employees receive 5 weeks of PTO time on an annual basis. After 8 years, 6 weeks of PTO time is accrued; after 15 years, 7 weeks of PTO time is accrued; and after 25 years, 8 weeks of PTO time is accrued. The maximum amount of PTO hours allowed in an employee's bank is based on years of service. More information is available in Human Resources. Employees may begin using PTO time immediately.

**Long-Term Disability Insurance:** Optional supplemental disability plan is available to provide you with income continuation in the amount of 60% of your base monthly earnings (maximum of \$10,000/month) for a disability that

renders you unable to perform your job. You must be totally disabled during the 90-day elimination period. Coverage is employee paid and effective on the 1<sup>st</sup> day of the month following first day of employment, if elected.

**Term Life Insurance and Accidental Death and Dismemberment:** The hospital provides term insurance in the amount of \$50,000 and AD&D in the amount of \$50,000. It is effective on the 1<sup>st</sup> of the month following first day of employment.

**Voluntary Life Insurance and Optional Accidental Death and Dismemberment:** Supplemental Life is available for the employee, spouse and child(ren). Ask for brochure in H.R. for additional information. It is effective on the 1<sup>st</sup> of the month following the first day of employment.

**Medical Insurance:** See medical plan summary sheet for detail. Optional benefit. Effective on the 1<sup>st</sup> day of the month following first day of employment, if elected. Legally recognized *spouses* are eligible for coverage only under the following conditions:

- The *spouse* is not eligible for coverage under another group plan;
- The *spouse* contribution for single coverage under his or her employer's plan is greater than \$200 per month; or
- The *spouse* enrolls in another group plan as primary coverage.

**Dental Insurance:** Optional benefit. Premiums are taken as a pre-tax deduction. No deductible. May use the provider of your choice. Enrollee or dentist is paid 100% of the first \$150 of eligible expenses, 80% of the next \$150, and 50% of the remaining \$2,660 up to an annual maximum of \$ 1,600 per person per calendar year. Orthodontia is covered for adults and children based upon above formula. See separate dental summary sheet for dental plan. Effective on the 1<sup>st</sup> day of the month following first day of employment, if elected.

**Tuition Reimbursement:** After 90 days of employment, full time employees are eligible for up to \$2500 in any calendar year for college tuition, registration and lab fees for courses related to employment at the hospital. Part time employees (.5 FTE and above) are eligible for up to \$1200 per calendar year. Eligible expenses are reimbursed at 90% if a grade of "C" or better is received.

**Shift Differential:** A shift differential is paid at the rate of 12% of your base pay for time worked between the hours of 3 p.m. and 8 a.m., provided that you work at least four consecutive hours during that time.

**Call Time:** Call time is paid at the rate of \$2.00 per hour for weekday on-call time and \$2.25 per hour for weekend on-call time. Weekend on-call time begins at 7 p.m. Friday and ends at 8 a.m. on Monday.

**Meal Discounts:** Employees receive a 20% discount on cafeteria meals.

**Banking Services Benefits:** Some area banks offer special rates and fees to CMH employees. Additional detail is available in Human Resources.

**Direct Deposit:** Your pay will be deposited into your savings, checking or other account of your choice. In fact, you may distribute your pay among up to six separate accounts at any combination of financial institutions. You will receive an earnings statement itemizing your gross and net pay and all deductions.

**Worker's Compensation/Unemployment Compensation:** The hospital is self insured under the Ohio Bureau of Worker's Compensation covering job-related accidents and illnesses. Unemployment compensation covers you if you become unemployed through no fault of your own.

**Employee Functions:** Employees enjoy the annual service awards banquet the employee summer picnic.

This summary is provided only as an overview. Complete details are available in Human Resources. This summary is not a contract, express or implied, and does not constitute an offer of employment. If this summary inadvertently omits or says anything that

disagrees with the benefit contract, policies or practices, the hospital reserves the right to decide which is appropriate and fair to follow. The hospital may change, eliminate or add benefits at any time.

CMH Employees: HR Folder, Benefit Forms & Info, Benefits, Benefit Summary non-exempt and exempt Rev. 05/12/2010