



**Gibson Area Hospital
& Health Services**
GIBSON GETS IT

*More information will be provided in your benefit packet at Orientation.

HEALTH (BCBS)

EFFECTIVE DAY 1

Home Hospital

Coverage: 90/10
 Deductible: \$750 individual/ \$2,250 Family
 Maximum Out of Pocket: \$3,600 individual/ \$7,200 family

In Network

Coverage: 60/40
 Deductible: \$750 individual/ \$2,250 Family
 Maximum Out of Pocket: \$3,000 individual/ \$6,000 Family

Out of Network

Coverage: 60/ 40
 Deductible: \$1,500 individual/ \$4,500 Family
 Maximum Out of Pocket: \$7,500 individual/ \$12,000 Family

Employee Only	\$110.00
Employee + 1	\$160.00
Family	\$265.00
*10% more if you or your spouse use tobacco products.	

FLEXIBLE AND DEPENDENT CARE ACCOUNT

EFFECTIVE DAY 1

Do you want an easy way to save 30% or more on medical expenses for you and your family? Our FSA plan is a pre-taxed benefit that can help you save money.

Are you paying for childcare expenses for your children or disabled dependents while you work? Our DCA is a pre-taxed benefit that can help you save more money.

DENTAL (THE STANDARD)

EFFECTIVE DAY 60

Do you want an affordable dental plan? GAHHS offers two different plans known as the base and buy up.

Base

Employee Only	\$11.28
Employee + Children	\$22.58
Employee + Spouse	\$25.79
Family	\$38.79

Buy Up

Employee Only	\$18.81
Employee + Children	\$37.62
Employee + Spouse	\$35.87
Family	\$57.14



VISION (THE STANDARD)

EFFECTIVE DAY 60

\$10 Copay on eye exam

\$10 Copay on glass lenses

\$130 allowance on frames or contacts

Renew your glasses or contacts every 12 months.

Employee Only	\$3.62
Family	\$8.60

DISABILITY (THE STANDARD)

EFFECTIVE DAY 60

Our Short Term and Long Term Disability is available to you at a very low cost which takes effect on Day 60.

LIFE INSURANCE (THE STANDARD)

EFFECTIVE DAY 60

GAH covers you for Basic and Accidental Life Insurance.

If you would like to have additional coverage than what is offered, we have a Voluntary Life Insurance option for you and your family.

LIFELOCK

EFFECTIVE DAY 60

LifeLock offers an innovative suite of products and services that help protect you and your family from identity theft.

Essential

Employee Only:	\$1.96
Family:	\$3.43

Premier

Employee Only:	\$5.88
Family:	\$8.33

AFLAC

Like many Americans, you may have been blindsided by an unexpected medical bill. Did you think, "But I have health insurance. I should be covered?" That's why there's Aflac. We help with benefits health insurance doesn't provide – and that's peace of mind when you need it most. Let us help protect your financial security.

PET INSURANCE

EFFECTIVE 30 DAYS FOLLOWING THE FIRST OF THE MONTH

Accident and illness only
Each Dog: \$25.09
Each Cat: \$12.62

Accident, Illness with Wellness:
Each Dog: 34.10
Each Cat: 19.69



DISCOUNTS

Employees receive a 50% discount on meals that they purchase here for themselves.

SOCIAL SECURITY

As an employee, you will receive retirement benefits and medicare.

EMPLOYEE ASSISTANCE PROGRAM

GAHHS currently uses Curalinc to provide free, confidential, professional counseling help to employees and their family members, if needed.

BREAK TIME

- Full Time employees may receive two 15 minute breaks in a 8 hour day.
- Part Time employees may receive one 15 minute break per shift.
- Breaks are at the discretion of the employee's immediate Supervisor.

HOLIDAYS

All full time employees will be granted the following paid holidays. Regular part time employees shall be granted 4 hours of Holiday benefit. Eligibility is effective on date of hire.

January	New Year's Day, Martin Luther King Jr. Day
May	Memorial Day
July	Independence Day
September	Labor Day
November	Thanksgiving Day
December	Christmas Day

Holiday pay is 11 PM – 7 AM the previous day and 7 AM – 3 PM and 3 PM – 11PM on the Holiday except for New Year's which are 3 PM – 11 PM & 11 PM – 7 AM the previous day and 7 AM – 3 PM on the Holiday.

Maximum time for holiday benefit is 8 hours.

Substitution for the Holidays listed:

- Employees of the hospital who are entitled to receive holiday benefits, shall have time placed in their ETO bank as a substitute
- If a holiday falls within a vacation period, that day is not charged against the ETO bank for which the employee is eligible.
- If a holiday falls on a scheduled day off, employee will be compensated for the holiday.
- If a holiday falls on a Saturday the holiday will be observed on the Friday prior. If a holiday falls on a Sunday, it will be observed on Monday, following.
- If a holiday falls during leave of absence without pay, holiday time is neither earned nor accrued.



EARNED TIME OFF

STAFF

<i>Years of Service</i>	<i>Factor</i>	<i>Max accrual</i>
Less than 10 yrs.	.0692	312 hours
10 – 19 yrs.	.0884	392 hours
20+ years	.1076	472 hours

MANAGEMENT

<i>Years of Service</i>	<i>Factor</i>	<i>Max accrual</i>
Less than 10 yrs.	.0884	392 hours
10-19 years	.1153	504 hours
20-29 years	.1230	536 hours
30+ years	.1307	568 hours

Hourly Staff must be regularly scheduled to work a minimum of 20 hours per week to qualify for ETO. ETO hours are accrued based on actual worked hours. Vacation, personal and sick time (illnesses less than 4 consecutive days) is the component of the ETO program.

Employees may carry up to a maximum number of ETO hours in their bank, as indicated above. ETO can be sold for cash, to offset cost of benefits, used to pay hospital bill (accounts payable), and/or donated to others under certain policy guidelines established by the Hospital.

EXTENDED SICK

Severe/Extended Illness *

A severe/extended illness bank will be established for all full time employees. Accrual of illness bank hours is factored at .023077 per hours worked; which translates into 48 hours per year for employees working 80 hours a pay period.

The severe/extended illness bank can be used for:

1. Employee hospitalization (from day 1)
2. Extended employee illness/injury of 4 or more consecutive days (first 3 days come from ETO account)
3. Employee outpatient surgery (from day 1)
4. Illness of immediate family member (as defined by a physician). This can be used only after exhausting the entire employee's ETO. Administrative approval must be obtained.

Severe/extended illness bank maximum accrual is 360 hours. This is a non-vesting account. Upon termination, you will not receive pay for any hours in your illness bank. You will be paid 100% of your accrued ETO. Employees begin accruing ETO from the first day on the job and are eligible to begin using ETO after 60 days of employment. Taking time off without pay MUST be approved by Administration.



TUITION REIMBURSEMENT

The purpose of tuition reimbursement is to provide opportunity for GAHHS service area residents to obtain training in any of the allied health professions through enrollment in an accredited academic program that leads to a formal degree in an allied health discipline.

Any resident of the GAHHS service area is eligible to apply for tuition reimbursement under this program provided that the proposed course of study is an allied health profession, is accredited, offers a formal degree or diploma and the applicant intends to be employed at GAHHS after graduation for the agreed length of time.

Applicants who wish to apply for education expense reimbursement should submit a letter of proposal to the Administrator, indicating what course of study will be pursued, at what educational institution, what the expected completion date of the proposed course of study will be, and what the expected expense will be, prior to enrollment into a class (es).

Upon approval of an application, reimbursement may be granted for one-half of the expenses related to the course of study including tuition, books, and other fees (up to a maximum of \$4,000.00 per year). The Gibson Area Foundation provides matching funds, up to \$4,000 per year.

