

# CHI BENEFITS

at a glance

**Mercy Medical Center**


*revised as of 1/1/12*



*Physical and financial health and wellness*

† CATHOLIC HEALTH  
INITIATIVES®

*A spirit of innovation, a legacy of care.*



Our mission to create healthier communities extends to our own workplace. Not only do we want all employees and their families to enjoy good health, we want them to have affordable health care and adequate savings when they retire. That's why we offer a competitive and sustainable benefits program, including affordable health care, wellness programs, retirement savings options and more. These programs help you care for yourself and your family — physically, financially, mentally and spiritually.

This booklet contains a benefit eligibility summary followed by an overview of the benefits for Mercy Medical Center employees.

## Benefit Eligibility

Employee eligibility may vary, based on the benefit. Read below to learn about eligibility and when coverage begins.

<p>A full-time employee (regularly scheduled to work at least 64 hours per two-week pay period) or a part-time employee (regularly scheduled to work at least 40 hours per two-week pay period), is eligible on the first day of the month following 30 days of employment.</p>	<ul style="list-style-type: none"> <li>■ Catholic Health Initiatives Medical Plan*</li> <li>■ Personal Health Management Program</li> <li>■ Catholic Health Initiatives Dental Plan*</li> <li>■ Vision Plan*</li> <li>■ Employee Basic Life and Accidental Death and Dismemberment (AD&amp;D) Insurance</li> <li>■ Employee Supplemental Life and Accidental Death and Dismemberment (AD&amp;D) Insurance</li> <li>■ Spouse and Child Life Insurance*</li> <li>■ Adoption Assistance</li> <li>■ Health Care Flexible Spending Account</li> <li>■ Dependent Care Flexible Spending Account</li> </ul>
<p>All employees are eligible on date of hire.</p>	<ul style="list-style-type: none"> <li>■ Military Leave</li> <li>■ Catholic Health Initiatives Employee Savings Plan</li> <li>■ Employee Assistance Program</li> <li>■ Personal Wellness Program</li> </ul>
<p>Highly compensated employees whose current annualized base pay exceeds the previous calendar year's compensation guidelines, as defined by the Internal Revenue Service, of \$110,000 are eligible on date of hire. Note: All physicians are eligible to participate regardless of pay.</p>	<ul style="list-style-type: none"> <li>■ Catholic Health Initiatives 457(b) Plan</li> </ul>
<p>An employee is eligible after 12 months of service if at least 1,250 hours are worked during that 12-month period.</p>	<ul style="list-style-type: none"> <li>■ Family and Medical Leave Act (FMLA)</li> </ul>
<p>An employee becomes a participant on January 1 following the first 1,000 hours paid in a calendar year.</p>	<ul style="list-style-type: none"> <li>■ Catholic Health Initiatives Retirement Plan</li> </ul>
<p>A full-time employee (regularly scheduled to work at least 64 hours per two-week pay period) or a part-time employee (regularly scheduled to work at least 40 hours per two-week pay period), begins to accrue paid time off immediately. An employee is eligible to take paid time off on the first day of the month following 30 days of employment.</p>	<ul style="list-style-type: none"> <li>■ Paid Time Off (PTO)</li> </ul>
<p>A full-time employee (regularly scheduled to work at least 64 hours per two-week pay period) or a part-time employee (regularly scheduled to work at least 40 hours per two-week pay period), is eligible on the first day of the month following 90 days of employment.</p>	<ul style="list-style-type: none"> <li>■ Extended Illness Bank</li> </ul>
<p>A full-time employee (regularly scheduled to work at least 64 hours per two-week pay period), is eligible on the first day of the month following 90 days of employment.</p>	<ul style="list-style-type: none"> <li>■ Long-term Disability</li> </ul>
<p>A full-time employee (regularly scheduled to work at least 64 hours per two-week pay period) or part-time employee (regularly scheduled to work at least 40 hours per two-week pay period), is eligible on date of hire.</p>	<ul style="list-style-type: none"> <li>■ Tuition Assistance</li> <li>■ Business Travel Accident Insurance</li> </ul>

\* Eligible dependents include a legal spouse or children up to age 26. Physically and mentally handicapped children of any age who are unmarried and financially dependent on an employee may be eligible.

## Benefit

## Description

### Health and Welfare Plans

#### Catholic Health Initiatives Medical Plan

Comprehensive medical and prescription drug coverage through a Blue Cross Blue Shield PPO plan with an extensive network of physicians, hospitals and pharmacies across the country. Four benefit options are available to meet employees' specific needs.

Medical Plan	Enhanced 500	Core 1000	Basic 1500	HD/HSA*
Deductible	\$500 Individual/ \$1,000 Family	\$1,000 Individual/ \$2,000 Family	\$1,500 Individual/ \$3,000 Family	\$2,000 Individual/ \$4,000 Family
Coinsurance for Office Visits	Primary Care: 80% Specialist: 75%	Primary Care: 75% Specialist: 70%	Primary Care: 70% Specialist: 65%	Primary Care: 75% AD Specialist: 70% AD
Coinsurance for Other Services	80% AD	70% AD	60% AD	70% AD
CHI Facility Coinsurance**	95%	90%	85%	90% AD
Out-of-Pocket Maximum	\$2,000 Individual/ \$4,000 Family	\$3,500 Individual/ \$7,000 Family	\$5,000 Individual/ \$10,000 Family	\$5,500 Individual/ \$11,000 Family
Prescription Drug Retail (30-day supply)	Enhanced 500	Core 1000	Basic 1500	HD/HSA*
Retail Generic	\$10	\$10	\$10	\$10 AD
Retail Formulary Brand	90% (\$25 min/\$50 max)	80% (\$30 min/\$75 max)	70% (\$35 min/\$100 max)	80% AD (\$30 min/\$75 max)
Retail Nonformulary Brand	80% (\$40 min/\$100 max)	60% (\$50 min/\$125 max)	50% (\$60 min/\$150 max)	60% AD (\$50 min/\$125 max)

\* The High Deductible with Health Savings Account (HD/HSA) plan is available for employees earning \$165,000 or more in base pay.

\*\* If an employee visits a CHI facility, the CHI facility coinsurance will apply to any services billed as a facility charge. The annual deductible does not apply to CHI facility coinsurance, except under the HD/HSA plan. Note: AD means after deductible.

In-network benefit levels and costs are shown. Out-of-network services and prescriptions are covered at the applicable out-of-network benefit levels and costs.

Preventive care is covered 100 percent. For most other services (including office visits), the Plan will pay a percentage of the cost. Office visits do not apply to the annual deductible, except under the HD/HSA plan. However, some services will require the employee to pay the deductible first.

The Catholic Health Initiatives Medical Plan defines:

- Deductible: the amount an employee pays for covered services before the Catholic Health Initiatives Medical Plan benefits subject to coinsurance begin.
- Copay: a specified dollar amount an employee pays each time covered services subject to copays are received (i.e., ER visits).
- Coinsurance: the percentage of an eligible charge an employee is required to pay when covered services subject to coinsurance are received.

Additional information about the Medical Plan, including a provider directory, may be located on the Blue Cross Blue Shield Web site at [www.bcbsil.com](http://www.bcbsil.com).

#### Personal Wellness Program

The personal wellness program, offered through our partner, Carewise Health, is a free, voluntary service that offers individual coaching and support to help employees (and their spouse, if enrolled in the CHI Medical Plan) reach their health goals. Programs offered help employees with weight management, smoking cessation, dealing with stress, controlling health risks and more. Employees may work with a health counselor to discuss their current habits, setting goals and boosting their motivation.

Please refer to the appropriate plan documents or contracts for full benefit details, exclusions and limitations.

Benefit	Description												
<b>Health and Welfare Plans Continued</b>													
Personal Health Management Program	<p>The personal health management program, managed by our partner, Carewise Health, helps employees and their dependents who are enrolled in a CHI medical plan to manage chronic conditions and improve their overall health and quality of life. The chronic conditions maintained through the program include asthma, COPD (emphysema or chronic bronchitis), coronary artery disease, diabetes, heart failure, high blood pressure and high cholesterol. This free, voluntary program is completely confidential and provides in-depth and personalized support to help employees make the best possible health decisions. Participants have access to a personal nurse advocate, a registered nurse who has extensive experience with the chronic condition. In partnership with the participant's physician, the nurse advocate consults with the participant over the phone to assess the participant's health, review care, discuss other medical concerns and develop a holistic plan for improving the employee's overall well-being.</p>												
Catholic Health Initiatives Dental Plan	<p>MetLife administers a comprehensive dental plan with open access to any dentist and orthodontist across the country. There is one option available to meet employees' needs, which pays 100 percent for preventive and diagnostic services.</p> <p>The Traditional option provides an orthodontic benefit for children under the age of 19, and includes a \$50 individual/\$150 family deductible and a \$1,500 annual maximum.</p> <p>Additional information about the Dental Plan, including a provider directory, may be located on the MetLife Web site at <a href="http://www.metlife.com">www.metlife.com</a>.</p>												
Vision Plan	<p>A vision plan is provided to ensure optimal eye health. The vision plan is administered by EyeMed. An enhanced benefit is available if employees and their dependents receive care from a provider within the EyeMed network.</p> <p>When visiting an EyeMed network provider, you'll receive:</p> <table border="1" data-bbox="596 1041 1503 1367"> <thead> <tr> <th data-bbox="596 1041 797 1062">Vision Plan Coverage</th> <th data-bbox="1057 1041 1127 1062">Benefit</th> </tr> </thead> <tbody> <tr> <td data-bbox="596 1073 646 1094">Exam</td> <td data-bbox="1057 1073 1414 1125">\$15 copay; limited to one exam every 12 months</td> </tr> <tr> <td data-bbox="596 1129 886 1150">Contact Lens Fit and Follow-up</td> <td data-bbox="1057 1129 1154 1150">Up to \$40</td> </tr> <tr> <td data-bbox="596 1161 1019 1182">Lenses (single, lined bifocal and lined trifocal)</td> <td data-bbox="1057 1161 1365 1213">\$15 copay; limited to once every 12 months</td> </tr> <tr> <td data-bbox="596 1220 662 1241">Frames</td> <td data-bbox="1057 1220 1471 1293">\$120 allowance, plus 20% discount available for out-of-pocket expenses; limited to once every 24 months</td> </tr> <tr> <td data-bbox="596 1297 911 1350">Contact Lenses (allowance covers materials only)</td> <td data-bbox="1057 1297 1479 1371">\$105 allowance; conventional or disposable contact lenses in lieu of glasses; limited to once every 12 months</td> </tr> </tbody> </table> <p>Additional information about the Vision Plan, including a provider directory, may be located on the EyeMed Web site at <a href="http://www.eyemedvisioncare.com">www.eyemedvisioncare.com</a> then choose SELECT from the provider locator drop-down box. You can also call EyeMed at 1-866-299-1358.</p>	Vision Plan Coverage	Benefit	Exam	\$15 copay; limited to one exam every 12 months	Contact Lens Fit and Follow-up	Up to \$40	Lenses (single, lined bifocal and lined trifocal)	\$15 copay; limited to once every 12 months	Frames	\$120 allowance, plus 20% discount available for out-of-pocket expenses; limited to once every 24 months	Contact Lenses (allowance covers materials only)	\$105 allowance; conventional or disposable contact lenses in lieu of glasses; limited to once every 12 months
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Catholic Health Initiatives Flexible Spending Account	<p>Two flexible spending account options are offered to enable employees to use tax-free dollars to pay for out-of-pocket health care and dependent care expenses for themselves and individuals who qualify as dependents based on Internal Revenue Service requirements. Employees can deposit up to \$5,000 in each of the health care and dependent care flexible spending accounts.</p> <p>Note: If you make \$110,000 or more in base pay, the amount you can contribute to a dependent day care flexible spending account is limited to \$3,000 to ensure your contributions remain tax free.</p>												
Employee Basic Life and Accidental Death and Dismemberment (AD&D) Insurance Business Travel Accident Insurance	<p>Basic life and AD&amp;D insurance protects an employee's loved ones from loss of income in the event of an employee's death.</p> <ul style="list-style-type: none"> <li>■ Basic life and AD&amp;D insurance is provided at two times an employee's base pay or \$750,000, whichever is less. The combined plan maximum for basic and supplemental life is five times base pay or \$750,000, whichever is less.</li> <li>■ Business Travel Accident insurance is provided at three times an employee's base pay or \$750,000, whichever is less.</li> </ul> <p>Basic life and AD&amp;D insurance and Business Travel Accident insurance are available at no cost to the employee.</p>												

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<b>Health and Welfare Plans Continued</b>																	
Employee Supplemental Life and Accidental Death and Dismemberment (AD&D) Insurance Spouse and Child Life Insurance	Employee supplemental life and AD&D insurance is available for purchase in increments of \$10,000. The combined plan maximum for basic and supplemental life is five times an employee's base pay or \$750,000, whichever is less.  Life insurance for your spouse is available for purchase in increments of \$10,000 up to \$200,000. Life insurance for your child(ren) is available for purchase in increments of \$2,000 up to \$20,000.																
<b>Disability Plans</b>																	
Extended Illness Bank	The extended illness bank is a managed disability benefit that provides employees with replacement income if a sickness or injury prevents them from working their scheduled hours. Employees accrue .027 hours of extended illness bank for every paid hour worked, up to 80 hours per pay period. After a seven day elimination period, employees will be paid at 100 percent of base pay, up to the maximum hours accrued.																
Long-term Disability	The long-term disability plan provides a monthly benefit to full-time employees if they are continually disabled due to illness or injury beyond 26 weeks. The monthly payments are equal to 50 percent of an employee's base pay, up to a maximum of \$10,000 per month.																
<b>Paid Time Off</b>																	
Paid Time Off (PTO)	<p>Paid time off is available to provide employees with time away from work for rest, relaxation and leisure, as well as to cope with short-term illness, to care for dependents or to fulfill other personal commitments.</p> <p>Below are the new hire PTO accrual levels based on 80 hours per pay period.</p> <table border="1" data-bbox="596 1297 1495 1482"> <thead> <tr> <th>Employee Status</th> <th>Hours Earned (annually)</th> <th>Days per Year</th> <th>Carryover Maximum</th> </tr> </thead> <tbody> <tr> <td>Non-exempt</td> <td>184</td> <td>23</td> <td>150%</td> </tr> <tr> <td>Exempt</td> <td>224</td> <td>28</td> <td>150%</td> </tr> <tr> <td>Physicians, Directors and Senior Leaders</td> <td>264</td> <td>33</td> <td>150%</td> </tr> </tbody> </table> <p>PTO hours are accrued based on the hours worked in a pay period. The above table highlights PTO accrual levels for new employees. Tenured employees can check with their local Human Resources office for the complete PTO accrual schedule.</p> <p>Once an employee accrues the maximum amount of PTO, the employee will stop accruing PTO until the employee takes time off.</p>	Employee Status	Hours Earned (annually)	Days per Year	Carryover Maximum	Non-exempt	184	23	150%	Exempt	224	28	150%	Physicians, Directors and Senior Leaders	264	33	150%
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Non-exempt	184	23	150%														
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Physicians, Directors and Senior Leaders	264	33	150%														
Holidays	<p>Paid time off on designated holidays is provided to employees for a time of celebration or relaxation. The following holidays are observed during the year:</p> <ul style="list-style-type: none"> <li>■ New Year's Day</li> <li>■ Easter</li> <li>■ Memorial Day</li> <li>■ Fourth of July</li> <li>■ Labor Day</li> <li>■ Thanksgiving Day</li> <li>■ Christmas Day</li> </ul>																

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<b>Retirement Program</b>																							
Catholic Health Initiatives Retirement Plan	<p>The Catholic Health Initiatives Retirement Plan is designed to help employees prepare for the years beyond their careers. Each year, Catholic Health Initiatives will make a contribution varying from 5 percent to 10 percent to the employee's retirement plan account. The contribution varies based on years of vesting service earned while employed at CHI and annual eligible pay. Employees also earn interest on their account balance. Employees receive one year of vesting service for each calendar year in which the employee is paid for at least 1,000 hours of service. After five years of vesting service, the employee is vested in the CHI Retirement Plan account.</p> <table border="0" data-bbox="594 583 1224 804"> <thead> <tr> <th data-bbox="594 583 821 611">Years of Vesting Service</th> <th data-bbox="971 583 1224 611">Annual Retirement Credits</th> </tr> </thead> <tbody> <tr> <td data-bbox="594 617 646 638">1 – 5</td> <td data-bbox="971 617 1065 638">5% of pay</td> </tr> <tr> <td data-bbox="594 646 662 667">6 – 10</td> <td data-bbox="971 646 1065 667">6% of pay</td> </tr> <tr> <td data-bbox="594 676 675 697">11 – 15</td> <td data-bbox="971 676 1065 697">7% of pay</td> </tr> <tr> <td data-bbox="594 705 675 726">16 – 20</td> <td data-bbox="971 705 1065 726">8% of pay</td> </tr> <tr> <td data-bbox="594 735 675 756">21 – 25</td> <td data-bbox="971 735 1065 756">9% of pay</td> </tr> <tr> <td data-bbox="594 764 639 785">26+</td> <td data-bbox="971 764 1078 785">10% of pay</td> </tr> </tbody> </table> <p><b>Additional Retirement Credits</b>  An employee's account may also receive additional retirement credits based on the employee's level of pay and is designed to work with Social Security. Social Security benefits replace a greater portion of pay for workers at lower pay levels. As an employee's pay increases, the portion of pay replaced by Social Security benefits decreases. Additional retirement credits offset this decrease. The additional credits are tied to the Social Security Wage Base, which is the amount of an employee's pay subject to Social Security taxes and is adjusted on an annual basis.</p> <p>There are two levels of additional retirement credits:</p> <table border="0" data-bbox="594 1052 1487 1178"> <thead> <tr> <th data-bbox="594 1052 813 1079">If pay is greater than...</th> <th data-bbox="1003 1052 1451 1079">Employees receive additional credits equal to...</th> </tr> </thead> <tbody> <tr> <td data-bbox="594 1085 919 1106">1/2 the Social Security Wage Base</td> <td data-bbox="1003 1085 1487 1106">2% of pay above 1/2 the Social Security Wage Base</td> </tr> <tr> <td data-bbox="594 1115 639 1136">AND</td> <td data-bbox="1003 1115 1049 1136">AND</td> </tr> <tr> <td data-bbox="594 1144 883 1165">Full Social Security Wage Base</td> <td data-bbox="1003 1144 1451 1165">3% of pay above the Social Security Wage Base</td> </tr> </tbody> </table> <p><b>Interest Credit</b>  In addition to the annual retirement credit, an employee will receive an annual interest credit to help protect future retirement benefits from inflation. The interest credit is based on the change in the Consumer Price Index (CPI) as of the previous October 31, plus 3 percent. Interest will be calculated on the account balance as of January 1, prior to the addition of the annual retirement credit.</p>	Years of Vesting Service	Annual Retirement Credits	1 – 5	5% of pay	6 – 10	6% of pay	11 – 15	7% of pay	16 – 20	8% of pay	21 – 25	9% of pay	26+	10% of pay	If pay is greater than...	Employees receive additional credits equal to...	1/2 the Social Security Wage Base	2% of pay above 1/2 the Social Security Wage Base	AND	AND	Full Social Security Wage Base	3% of pay above the Social Security Wage Base
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AND	AND																						
Full Social Security Wage Base	3% of pay above the Social Security Wage Base																						
Catholic Health Initiatives Employee Savings Plan	<p>The Catholic Health Initiatives Employee Savings Plan, a 403(b) plan, enables employees to save for retirement now and pay taxes later by investing a portion of their eligible pay in the plan. The plan offers a wide array of investment options, as well as lifecycle funds. Lifecycle funds hold a mix of investments appropriate for your current age and your anticipated retirement age.</p> <p>If you have not elected a contribution rate for savings, you are automatically enrolled in the Employee Savings Plan at a 3 percent contribution rate. You may choose to opt out of the plan, increase or decrease your contributions at any time.</p>																						
Catholic Health Initiatives 457(b) Plan	<p>The Catholic Health Initiatives 457(b) Plan is a tax-deferred savings plan that offers employees the opportunity to contribute additional salary deferrals over the above current contributions to the Catholic Health Initiatives Employee Savings Plan. It is recommended that employees invest in the Catholic Health Initiatives 457(b) Plan only after they contribute the maximum possible in the Catholic Health Initiatives Employee Savings Plan.</p>																						

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Benefit	Description
<b>Additional Benefit Options</b>	
Tuition Assistance	Tuition assistance is designed to encourage and assist employees to pursue educational objectives that will aid the employee in their current position or a future position. <ul style="list-style-type: none"><li>■ Full-time employees have a maximum annual reimbursement of \$1,500.</li><li>■ Part-time employees have a maximum annual reimbursement of \$750.</li></ul> Employees who receive this benefit are obligated to maintain employment with Mercy Medical Center for the following 12 months.
Adoption Assistance	Adoption assistance is designed to provide reimbursement to employees for some of the financial obligations related to adopting a child. <ul style="list-style-type: none"><li>■ Full-time employees are eligible to receive up to \$2,000 for each child being adopted.</li><li>■ Part-time employees are eligible to receive up to \$1,000 for each child being adopted.</li></ul>
Employee Assistance Program	The Employee Assistance Program is intended to help all employees and their family members access confidential, professional counseling that can make it easier to cope with a variety of personal issues and life challenges.



*A spirit of innovation, a legacy of care.*

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[www.catholichealthinitiatives.org](http://www.catholichealthinitiatives.org)