



ESTES PARK MEDICAL CENTER

BENEFITS 2011-2012

MEDICAL, DENTAL, VISION, LIFE & DISABILITY INSURANCE:

	<u>Full-Time Employees</u>	<u>Part-Time Employees</u>
Medical Plan - Individual	Employer Pays a Portion	Employer Pays a Portion
Medical Plan - Family	Equivalent of the individual HD-25 plan toward family plan	
Dental Plan - Individual	Employer Paid	Employer Paid
Dental Plan - Family	Equivalent of the individual plan toward family plan	
Vision Plan - Individual	Employer Paid	Employer Paid
Vision Plan - Family	Equivalent of the individual plan toward family plan	
Life Insurance - \$30,000	Employer Paid	Employer Paid (eligible only if working 20 or more hours/wk)
Long-Term Disability Insurance	Employer Paid	Employer Paid (eligible only if working 32 or more hours/wk)
Voluntary Life Insurance	Employee Paid	Employee Paid

PENSION PLAN:

In 1976, EPMC as a political subdivision special district, State of Colorado chose not to participate in the Social Security Program. As such, EPMC employees may be subject to the Social Security Administration's windfall elimination provision. In lieu of Social Security EPMC is enrolled in a mandatory pension program administered by and through the First National Bank of Fort Collins, Colorado. This plan is titled Money Purchase Pension Plan (MPPP).

At EPMC, the mandatory employee contribution is 6.20% of the employee's gross income (same rate as Social Security) and is deducted before taxes (reduced to 4.2% for calendar year 2011 only to match Social Security guidelines). During the time that you are an active plan participant, EPMC makes a deposit to your Employer Contribution Account based on your gross earnings. This amount is 5.25% of your gross income. In addition, each employee has the option of contributing more than the mandatory contribution, up to an additional \$15,500. (as set by the IRS) of their gross earnings into the separate \$457 Deferred Compensation Plan (\$457) . EPMC makes no contributions to this plan. This voluntary contribution is also deducted before taxes.

For those employees wishing to diversify their retirement portfolios a little more, we also offer 457 plans through Security Benefits in addition to First National Bank. One on one financial and retirement planning available upon request.

TUITION REIMBURSEMENT: Conference/Workshop expenses as approved by the Dept. Leader

CONTINUING EDUCATION: Elizabeth Guild Scholarships are available in the spring and fall annually for continuing college education.

CHARGE NURSE DIFFERENTIAL: Paid - Skilled Nursing Facility & Hospital: RN = \$1.00 an hour

SHIFT DIFFERENTIAL:

Night Differential: Mon - Thurs	7:00 p.m. - 7:00 a.m. = 20% of hourly rate	SHIFT 1
Weekend Day Differential: Sat - Sun	7:00 a.m.- 7:00 p.m.= 10% of hourly rate	SHIFT 2
Weekend Night Differential: Fri - Sun	7:00 p.m. – 7:00a.m. = 30% of hourly rate	SHIFT 3

ON CALL PAY:

A fee will be paid for on-call status; ask your immediate Department Leader for the current on-call pay schedule.



E.A.P.

Employee Assistance Program available through CIGNA's Life Assistance Program Grp. 3 visits/year

HEALTH CLUB:

Corporate discount available at Rocky Mountain Health Club and MedX.

EMPLOYEE DISCOUNT:

Employee discount on EPMC charges for patient receivables.
If balances are deductibles, discounts apply.
If balances are co pays, discounts do not apply.

HEALTH FAIR:

Employees receive ½ price discount on tests.

NOTARY SERVICE:

Free notary service is available for employees and inpatient residents of PPLC through Human Resources.

PAYCHECK DEDUCTIONS:

Employees may opt to set up Direct Deposit Savings in addition to the checking account. Employees may also opt to set up payment to the hospital for outstanding account balances or the purchase of lunch tickets.



RESPECT AND RECOGNITION PROGRAM:

The Estes Park Medical Center values its employees. Consequently, the CEO appointed a Committee to help establish and maintain the Respect and Recognition Program. The committee consists of an advisor from the Senior Leadership Team, a team leader who serves as facilitator of the committee, and 6-12 committee members representing diverse functions throughout the facility. The program is comprised of the following elements:

Kudos Kard

The Kudos Kard can be used by any EPMC employee, physician, or patient as an informal means to recognize an employee for a contribution to EPMC. This is a subjective decision made by each individual but the recipient should generally meet one or more of the following criteria:

- Demonstrate exceptional respect for others
- Significantly improve or promote morale
- Perform a random act of kindness
- Perform their job in an outstanding manner or clearly go "above and beyond"

When an employee witnesses a performance that is deserving of recognition, he/she should complete the card and give it to his/her own department leader. The R&R Team Leader will collect all completed Kudos Kards and the committee will review all cards each month and make a recommendation to the respective senior leadership team member for cards that represent 'Above & Beyond' performance. Those selected as 'Above & Beyond' will be recognized with an appropriate form of recognition as approved by the senior leadership team member and a letter of appreciation will be placed in the recipient's HR personnel file.

Each month during the last department leader meeting, a random drawing will be held to select one winner from all the normal (those that weren't 'Above & Beyond') Kudos Kard submissions. The winner of the drawing will then be given the opportunity to take one spin on the "Kudos Wheel", which is similar to the prize wheel on *Wheel of Fortune*. The winner will be given the prize indicated when the wheel stops spinning. Prizes on the wheel will vary in value between \$25 and \$500 and certain rules may apply to some prizes.

Department leaders/equivalents, volunteers, and vendors who receive Kudos Kards are not eligible for the drawing to spin the wheel.

Recognition of Special Tenure Milestones

The Estes Park Medical Center values its employees and has established a program to celebrate special Anniversary milestones. Each Quarter, during Employee Forums, the CEO will publicly recognize EPMC employees who achieved significant milestones during the previous Quarter with a presentation of a service pin and letter of appreciation. Employees who celebrated a special anniversary milestone during the Quarter will also receive a monetary award in appreciation of their service.

Full Time Employees (those who have worked a minimum of 1,664 hours per year for a minimum of the last half of the period for which being recognized):

5 Years:	\$250
10 Years:	\$350
15 Years:	\$500
20 Years:	\$1,000
25 Years:	\$1,500
30 Years:	\$2,000
35 Years:	\$2,500
40 Years:	\$3,000



Part Time Employees (those who have worked a minimum of 1,040 hours but less than 1,664 hours per year for a minimum of the last half of the period for which being recognized):

- 5 Years: \$125
- 10 Years: \$250
- 15 Years: \$350
- 20 Years: \$500
- 25 Years: \$750
- 30 Years: \$1,000
- 35 Years: \$1,250
- 40 Years: \$1,500

PRN employees:

- 5 Years: \$100
- 10 Years: \$200
- 15 Years: \$300
- 20 Years: \$400
- 25 Years: \$500
- 30 Years: \$600
- 35 Years: \$700
- 40 Years: \$800

Please note that Human Resources will make the appropriate determination of seniority based on official personnel records.

Birthdays

EPMC wishes to acknowledge our employees' birthdays but also respects individual's privacy. EPMC will provide a \$5 gift card to each employee's department leader during the employee's birthday month. The department leader will present it privately to the employee.

Celebration of Retirement

Retirement should be a reason for celebration of the culmination of a person's career. To this end, EPMC will honor our retirees and celebrate their years of service. Employees who retire with 18 or more years of service will be publicly honored for their contributions to Estes Park Medical Center and our community. Department Leaders will organize a celebratory luncheon given in the employee's honor. Each employee who retires with 18 or more years of service will be presented with a retirement certificate and an appropriate gift commemorating their career.

Employee Departures

While we want to retain our good employees we recognize that for a variety of reasons, both personal and professional, people may move on to other challenges. In those cases, EPMC wishes to extend it's gratitude for the departing employee's service. Employees who depart EPMC, in good standing, can be informally recognized within their department. This will vary from department to department, at the discretion of the Department Leader.



Waiting Period: 1st day of month following 30 days of employment for Medical, Vision and Dental.

MEDICAL: Provider CEBT Plan, UMR Network

There are 4 plans to choose from. EPMC contributes \$834.44 per month for a full-time employee and \$637.02 per month for a part-time employee.

EPO II - This plan is a Colorado “EPO” (Exclusive Provider Organization) through United Health Care . There is a \$35.00 copay for office visits \$50.00 copay for specialist care, a \$100.00 copay for ER visits (waived if admitted), a \$300.00 per outpatient surgery copay and a \$600.00 per hospital admission copay. There are no out of network benefits, however if you are out of the service area and need to go to the emergency room for something that is life or limb threatening, it is covered. Prescription benefits are available for members who have medical coverage. A 30 day supply is \$20.00 for Generic, \$40.00 for Preferred Brand and \$60.00 for Non-Preferred Brand. Mail Order for a 90 day supply is \$40.00/\$80.00/\$120.00

EPO III – This plan is identical to the EPO II with the following exceptions: There is a \$40.00 copay for office visits, \$55.00 copay for specialist care, a \$500.00 per outpatient surgery copay and a \$1,000.00 per hospital admission copay.

HD 25 (High Deductible 2500) – This plan is a PPO (Preferred Provider Organization) subject to a \$2500.00 deductible, \$5000 for family. Office visits, prescription drugs, emergency care, outpatient surgery, hospitalization, etc. are subject to the deductible.

Mammograms, prostate tests and wellness benefits are not subject to the deductible. Once the deductible is met, benefits are paid at 80/20 if you stay within the PPO, 60/40 if you go outside the PPO.

HRP (health Reimbursement Plan)- For those employees who have primary health insurance outside of EPMC’s plans, this plan is designed to pay up to \$1,000 per day for otherwise unreimbursed eligible medical expenses for hospital confinement. This may include expenses for visits to the plan participant from a provider when confined. The reimbursement is paid directly to plan participant. There is a \$30,000. max. hospital benefit per plan year.

(Cost Per Pay Period)

<u>FULL-TIME* EMPLOYEES</u>	<u>EPO II</u>	<u>EPO III</u>	<u>HD 25</u>
Employee	\$ 57.53	27.99	0.00
Employee & Spouse	377.73	325.79	276.55
Employee & Child(ren)	292.73	246.72	203.13
Employee, Spouse & Children (Family)	531.40	468.68	409.27

<u>PART-TIME** EMPLOYEES</u>	<u>EPO II</u>	<u>EPO III</u>	<u>HD 25</u>
Employee	\$148.65	119.11	91.12
Employee & Spouse	468.85	416.91	367.67
Employee & Child(ren)	383.85	337.84	294.25
Employee, Spouse & Children (Family)	622.52	559.80	500.39



DENTAL: Provider Reliance Standard, Ameritas Group Network

Preventive Services are paid at 100%, Basic Services paid at 80% and Major Services paid at 50% for services provided by in-network provider. The deductible is \$50.00 per person per year. Preventive Services are not subject to the deductible. The calendar year maximum per person is \$1,500.00. Orthodontia coverage for dependent children is paid at 50% with a maximum lifetime benefit of \$2,000.00. There is coverage for providers outside the network as well, the plan will pay based on 90% of reasonable and customary charges (or what 9 out of 10 dentists would charge for the same service in the zip code) up to the plan percentages defined for network providers.

FULL* & PART-TIME EMPLOYEES**

(Cost Per Pay Period)

Employee	\$ 0
Employee & Spouse	\$16.50
Employee & Child(ren)	\$30.66
Employee, Spouse & Children (Family)	\$47.17

VISION: Provider CEBT

Coverage includes (every two calendar years): complete eye exam, lenses ordered by an optometrist or doctor, one pair of frames, contact lenses, subnormal vision aides and services required to fit, administer or prepare them. If there is a change in prescription, treatment may occur once per calendar year. Please see plan description for benefits.

FULL* & PART-TIME EMPLOYEES**

(Cost Per Pay Period)

Employee	\$0
Employee & Spouse	\$2.33
Employee & Child(ren)	\$2.69
Employee, Spouse & Children (Family)	\$3.77

* **FULL-TIME EMPLOYEES** are required to enroll in the health, dental, vision and life insurance. You are allowed to pick and choose coverage for your dependents; i.e., you could put your spouse on health and dental and your children on vision only.

** **PART-TIME EMPLOYEES** must work a minimum of 20 hrs. per week to qualify for health, dental, vision and life insurance. Part-time employees must elect the health insurance to be eligible for dental and vision and must elect the health, dental and vision to be eligible to add dependents to any coverage.

ADDITIONAL VOLUNTARY BENEFITS:

To compliment our core benefit package, EPMC offers additional voluntary benefits through American Fidelity Assurance Company: Short Term Disability, Whole Life, Term Life, GAP, Cancer, Limited Benefit Indemnity Cancer, Accident, Hospitalization policies and (H.S.A.) Health Savings Acct. and flexible spending accounts, dependent day care and unreimbursed medical for our Full Time employees, working a minimum of 32 hours per week.



PAID TIME OFF (PTO):

Paid Time Off (PTO) includes accrual for Holidays, a Personal Day, Sick Days and Vacation time, but can be used for any excused absence. The accrual is accumulated based on hours paid per pay period. This is available for all full-time and part-time employees (PRN pool and temporary/seasonal personnel are not included). The PTO accrual is contained in one account to allow employees greater flexibility in taking time away from work.

What the annual PTO benefit includes (based on 80 hours per pay period):

➤ Holidays – 6 days	
➤ Personal Day – 1 day	
➤ Sick Days – 5 days	
➤ <u>Vacation</u>	<u>Total Annual PTO Accrual</u>
10 days – Years 1 – 5	22 days
15 days – Years 5 – 10	27 days
18 days – Years 10 – 15	30 days
21 days – Years 15 +	33 days

An employee’s worked hours must meet or exceed their scheduled hours or any available PTO may be used to supplement income for un-worked hours; i.e., when time off is taken, accumulated PTO may be used. Employees on medical, family care, personal or educational leave may choose to keep 40 PTO hours available. PTO is required to be used for 3 days (24 scheduled work hours) authorized time off due to illness that is not inpatient or outpatient related before the Extended Sick Leave (ESL) accrual bank may be accessed.

Maximum PTO Accrual (based on total annual accrual x 150%)

Years 1 – 5	264 hours
Years 5 – 10	324 hours
Years 10 – 15	360 hours
Years 15 +	396 hours

When an employee has reached the maximum accrual in their years of service category, the PTO account will become dormant. Using the PTO account will reduce the number of available PTO hours and at that point accrual activity will again take place. Options for PTO usage include any excused absence, holidays that the employee’s department is closed, vacation time, sick time, personal day and cashing in hours. It is the employee’s responsibility, not EPMC’s, to monitor their own account balance. All unused PTO hours will be carried over to the next year at the end of a calendar year.

Earning PTO

<u>Length of Service</u>	<u>PTO Earned Per Year</u>	<u>PTO Earned Per 80 Hours Paid</u>
Date of Hire through 5 years	22 days	6.77 hours
Years 5 through 10	27 days	8.31 hours
Years 10 through 15	30 days	9.24 hours
Years 15 +	33 days	10.16 hours

The maximum hours used for calculating earned PTO is 80 per pay period (1.0 FTE). Employees working less than 80 hours per pay period will earn prorated PTO hours based on eligible hours paid. Eligible hours include regular, overtime, callback, holiday worked, charge nurse, crisis, education, funeral, jury, PTO and ESL.

For employees working less than 80 hours per pay period, PTO is accrued based on number of hours paid per pay period multiplied by the following factors:

<u>Length of Service</u>	<u>Applicable Factor</u>
Date of Hire through 5 years	.08462
Years 5 through 10	.10388
Years 10 through 15	.11550
Years 15 +	.127



Cashing in PTO

All employees are eligible to cash in PTO hours, but may only cash in hours that exceed the 40 hour minimum required account balance that must be maintained to be eligible for cashing in PTO hours. The PTO balance indicated on the last paycheck prior to cashing in hours must be over 40.

Employees may elect to “cash in” up to 80 PTO hours at any time each year. The tracking for the available PTO cash in (up to 80 hours) starts over annually on the first pay period of each year.

PTO cash in cannot be added to the Kronos Timekeeping System or Edit Card. To request “PTO cash in”, an employee must complete a form available through the Human Resources Department. Any requests to cash in PTO must be submitted to Human Resources by the Monday, noon, preceding the pay date. PTO cash in is paid at 100% of value.

Scheduling PTO

Time off will be scheduled in advance with the employee’s Department Leader/Designee and in accordance with employee’s departmental guidelines. “In advance” means ample time to arrange coverage for the employee’s position. It is requested that an employee give as much notice as possible. If coverage cannot be obtained, the request may be denied.

Using PTO

PTO cannot be used in lieu of notice or to extend benefits upon past the last day of the month following last physical day worked upon termination.

Non-Exempt Employees

All non-exempt employees may use PTO hours to complete their scheduled weekly work hours. If an employee is off on a scheduled work day, but is rescheduled (with Department Leader/Designee approval) and works the hours missed on another day that work week, PTO will not need to be used.

If an employee’s department is closed, PTO must be used unless the Department Leader/Designee approves the employee being in the closed office. If an employee has no PTO in their account, they must take the day off without pay.

If an employee is called off due to lack of work in their department, the employee has the option to use PTO to make up the hours missed, or take the time without pay. If the employee opts to take the call off hours without pay, they need to notify their Department Leader/Designee of same and the Department Leader/Designee will need to notify the Payroll Department.

Employees cannot use PTO to exceed their scheduled hours. If an employee is scheduled to work 32 hours per week, they cannot work the 32 and add 8 hours of PTO to be paid for 40 hours. The hours of PTO requested over their schedule must be cashed out, if they meet the criteria (see “**Cashing in PTO Hours**”).

If necessary, employees are allowed to use PTO in quarter hour blocks; i.e., if an employee is scheduled 40 hours per week and works 39.25, they must use .75 hours of PTO to reach their scheduled 40.

All PTO must be entered into the Kronos Timekeeping by the employee or Department Leader/Designee before the deadline for that pay period.

Upon termination, employees will be paid all accrued PTO hours at their rate of pay at time of termination.

Exempt Employees

All exempt employees must use PTO in daily blocks; for example, employees scheduled for an 8 hour shift must use 8 PTO hours for that day’s absence; employees scheduled for a 10 hour shift must use 10 PTO hours for that day’s absence. The exception to required use will occur when the employee is rescheduled and works a full shift in the same work week.

When an employee is absent for part of a scheduled shift, the entire shift will be paid as regular hours.

All PTO must be entered into the Kronos Timekeeping System or submitted, to the Department Leader (or Administrator if a Department



Leader), on an Edit Card before the deadline for that pay period.

Upon termination, employees will be paid all accrued PTO hours at their rate of pay at time of termination.

EXTENDED SICK LEAVE (ESL):

Eligibility: All full-time and part-time employees. (PRN, seasonal and temporary personnel are not eligible)

EXTENDED SICK LEAVE (ESL)

ESL is time off for employees to use for hospitalization or recuperation from outpatient surgery or delivery (PRN and seasonal/temporary personnel do not accumulate ESL). We encourage our employees to use EPMC for their healthcare. See "Family Care Leave" and "Medical Leave," guidelines.

When you are ill but not hospitalized, the first 40 hours are charged to PTO; thereafter ESL is used. If you are hospitalized, PTO is bypassed and you are paid from your ESL hours. Likewise, if you have outpatient surgery, this time and recuperation is charged to ESL. You must have a physician's statement or evidence of hospitalization in order to draw from your ESL account. You must have a physician's release to return to work which must be submitted to the Human Resources Department prior to resumption of your work schedule. At that time your use of ESL will conclude.

Should all ESL hours be used during an illness, you may choose to withdraw from your PTO account in order to draw full pay. If you have no PTO hours, you will receive no pay during the time off.

Earning ESL

1. Full-time employees earn ESL time each pay period based on the following formula:

<u>ESL EARNED PER YEAR</u>	<u>ESL EARNED PER PAY PERIOD</u>
3.33 hours x 12 months / 26 pay periods =	1.538 hours

2. Part-time employees earn ESL based on the number of hours worked per pay period multiplied by the factor of .01923.

Accumulating and Using ESL

You may accumulate ESL to a maximum of 360 hours. When you have reached this maximum, the ESL account will become dormant. Using the ESL account will reduce the number of your available ESL hours; at that point activity will again take place, rebuilding the hours to the maximum of 360 hours. If you resign or retire after at least 15 years of service, you will be paid for half of the ESL hours earned but not used. This payment will be included in your last paycheck. The cash in value of the ESL hours will be at 100%.

Rev 6/29/11