



EMPLOYEE BENEFIT PROGRAM SUMMARY

BENEFIT	FULL TIME	PART TIME	VALUE	EXPLANATION
PAID DAYS OFF	AFTER COMPLETION OF INTRODUCTORY PERIOD	AFTER COMPLETION OF INTRODUCTORY PERIOD	HOURS TAKEN AT RATE OF PAY	YRS. OF SERVICE (after)90 DAYS-4 YEARS (begin) 5th YEAR (begin) 6-15 YEARS (begin)16 YEARS & OVER PDO up to 140 HOURS up to 160 HOURS up to 200 HOURS up to 240 HOURS
HOLIDAYS	AFTER COMPLETION INTRODUCTORY PERIOD	N/A	8 HOURS AT RATE OF PAY	NEW YEARS LABOR DAY MEMORIAL DAY THANKSGIVING 4TH OF JULY CHRISTMAS
CASUAL FRIDAYS	FROM DATE OF HIRE	FROM DATE OF HIRE		EMPLOYEES MAY DRESS CASUAL ON FRIDAY BY PAYING .50 CENTS TO CASUAL FUND WHICH IS USED FOR CHARITIES/DISASTERS/ETC. THE ATTIRE SHOULD BE CONSERVATIVE.
* LIFE INSURANCE	AFTER 12 MONTHS CONTINUOUS SERVICE	NONE	HOSPITAL PAYS 100% OF PREMIUM	IN THE AMOUNT OF: 2 x ANNUAL SALARY PER EMPLOYEE. \$2,000 FOR SPOUSE DEPENDENTS. 14 DAYS-6 MONTHS \$100, 6 MONTHS-19 YEARS \$1,000 (19 YRS, 23 YRS FULL TIME STUDENT) LIFE AND ACCIDENT DEATH & DISMEMBERMENT
403(B) MATCH	AFTER 12 MONTHS OR MORE OF CONTINUOUS SERVICE + 21 YRS (1000 + HRS YEAR)	AFTER 12 MONTHS OR MORE OF CONTINUOUS SERVICE + 21 YRS (1000 + HRS YEAR)	2% MATCHING PROGRAM (50% OF THE 1ST 4%) BY EMPLOYEE ADDT'L PROFIT SHARING CONTRIBUTIONS AT THE DISCRETION OF ESMC TYPICALLY 2% ANNUALLY	PROVIDES ADDED FINANCIAL SECURITY BEYOND SOCIAL SECURITY AT RETIREMENT. ENROLLMENT JAN 1 AND JULY 1 OF EACH YEAR
CREDIT UNION	FROM DATE OF HIRE	FROM DATE OF HIRE		OPTION GIVING EMPLOYEES THE OPPORTUNITY TO SAVE THROUGH PAYROLL DEDUCTION
** HEALTH INSURANCE	1ST DAY OF MONTH FOLLOWING EMPLOYMENT	1ST DAY OF MONTH FOLLOWING EMPLOYMENT (30 HRS PER WEEK ELIGIBILITY)	HOSPITAL PAYS PORTION OF EMPLOYEE PREMIUM	SEE PLAN DOCUMENT
*** DENTAL INSURANCE	AFTER COMPLETION INTRODUCTORY PERIOD	NONE	HOSPITAL PAYS PORTION OF EMPLOYEE PREMIUM	SEE PLAN DOCUMENT
*** VISION INSURANCE	AFTER COMPLETION INTRODUCTORY PERIOD	NONE	HOSPITAL PAYS PORTION OF EMPLOYEE PREMIUM	SEE PLAN DOCUMENT
SUPPLEMENTAL INSURANCE	FROM DATE OF HIRE	FROM DATE OF HIRE		VARIOUS PROGRAMS AVAILABLE; EMPLOYEE HAS CHOICE OF VARIOUS TYPES COVERAGE
WORKERS COMPENSATION	FROM DATE OF HIRE	FROM DATE OF HIRE	HOSPITAL PAYS 100% OF PREMIUM	MEDICAL CARE & LOST TIME INCOME FOR ON-THE-JOB INJURY. EMPLOYEE MUST USE W.C. DOCTOR DESIGNATED
BEREAVEMENT	FROM DATE OF HIRE	AVAILABLE IN PROPORTIONAL AMOUNT	HOURS TAKEN AT RATE OF PAY	UP TO 3 DAYS (24 PAID HOURS) OFF WITH FULL PAY TO ATTEND THE FUNERAL OF COVERED FAMILY MEMBER
*** SHORT TERM DISABILITY	AFTER COMPLETION INTRODUCTORY PERIOD	NONE	HOSPITAL PAYS 100% OF PREMIUM	PAYS 60% OF SALARY FOR UP TO THIRTEEN WEEKS WHEN ILLNESS OR INJURY PREVENTS WORKING (UNDER PHYSICIAN CARE). \$550 MAXIMUM
*** LONG TERM DISABILITY	AFTER COMPLETION INTRODUCTORY PERIOD	NONE	HOSPITAL PAYS 100% OF PREMIUM	PAY 60% OF SALARY (UNDER PHYSICIAN CARE). TO AGE 65
JURY DUTY	HIRE			MAY RETAIN JURY DUTY SERVICE CHECK OR ENDORSE TO HOSPITAL TO RECEIVE REGULAR PAY
SOCIAL SECURITY & MEDICARE TAXES	FROM DATE OF HIRE	FROM DATE OF HIRE	7.65% OF ELIGIBLE WAGES	RETIREMENT BENEFITS BASED ON ANNUAL SALARY & AMOUNTS PAID INTO PROGRAM DURING COVERED EMPLOYMENT. DISABILITY BENEFITS IN EVENT OF COVERED DISABILITY. SURVIVORS BENEFITS IN EVENT OF DEATH
UNEMPLOYMENT COMPENSATION	FROM DATE OF HIRE	FROM DATE OF HIRE		IN EVENT OF LAYOFF OR TERMINATION FOR CAUSE, UNEMPLOYMENT PAY BENEFITS ARE AVAILABLE PER STATE STATUTES
BREAKS FROM WORK	FROM DATE OF HIRE	FROM DATE OF HIRE	RATE OF PAY x EACH 15 MINUTE	A 15 MINUTE SELF-RENEWAL BREAK FROM WORK DURING EACH 4 HOUR PERIOD WORKED
LIABILITY INSURANCE	FROM DATE OF HIRE	FROM DATE OF HIRE	HOSPITAL PAYS 100% OF PREMIUM	EACH EMPLOYEE OF HOSPITAL IS COVERED BY THE HOSPITAL'S PROFESSIONAL LIABILITY INSURANCE POLICY SHOULD HE/SHE BE INDIVIDUALLY NAMED IN A WORK RELATED LAWSUIT
SEMINARS WORKSHOPS	FROM DATE OF HIRE	FROM DATE OF HIRE	COST OF PRE-BUDGETED SEMINAR	EMPLOYEES ARE ENCOURAGED TO PARTICIPATE IN LEARNING EXPERIENCES WHICH WILL IMPROVE THEIR ABILITY TO SERVE OUR PATIENTS
*** FLEXIBLE COMPENSATION (SECTION 125)	AFTER COMPLETION INTRODUCTORY PERIOD	AFTER COMPLETION INTRODUCTORY PERIOD (30 HRS PER WEEK)		MEDICAL-DENTAL INS. PREMIUMS, MEDICAL BILLS MAY BE A PRETAX DEDUCTION TO REDUCE TAXES CREATING MORE TAKE HOME PAY. CHILD CARE MAY ALSO BE DEDUCTED PRETAX
EDUCATIONAL ASSISTANCE	AFTER COMPLETION INTRODUCTORY PERIOD		50% OF FEES & TUITION UP TO \$800/SCHOOL YEAR 2 YEAR EMPLOYMENT; CANCELLATION	COURSE WORK MUST BE JOB RELATED IN AN ACCREDITED COLLEGE OR APPROVED COURSE MUST HAVE PRIOR APPROVAL
DIRECT DEPOSIT	FROM DATE OF HIRE	FROM DATE OF HIRE		PROVIDES EMPLOYEE ABILITY TO HAVE PAY CHECK DEPOSITED WITHOUT HAVING TO MAKE A TRIP TO THE BANK
FMLA (FAMILY MEDICAL LEAVE ACT)				ELIGIBLE EMPLOYEES: EMPLOYED ONE YEAR AND 1,250 HRS. FOR SERIOUS ILLNESS: SELF, SPOUSE, CHILD, OR PARENT. LEAVE MUST BE CERTIFIED BY PHYSICIAN. 12 WEEKS "UNPAID LEAVE". COMPLETE DETAILS IN PERSONNEL OFFICE.

* Reduction of benefits: coverages reduces 35% at age 65, 55% of original amount at age 70, and 70% of the original amount at age 75. Coverage ceases at retirement.

** Effective 1st day of month following employment.

*** Effective 1st day of month following successful completion of introductory period.

Casual Friday - Employee Must Check With Department Head Regarding Dress For Their Department.