

We consider our employees our greatest resource. Our appreciation is shown in many ways. The following overview of our wide range of comprehensive benefits will indicate what you can expect at Spectrum Health Inc.:

- |                                 |                          |                                  |
|---------------------------------|--------------------------|----------------------------------|
| Health Insurance                | Supplemental Insurance   | Worker's Compensation            |
| Dental Insurance                | Paid Time Off Benefits   | Healthcare Flexible Spending     |
| Employee Pension Plan           | Paid Time Off Conversion | Dependent Care Flexible Spending |
| 401(k) Retirement               | Holidays                 | Tuition Reimbursement            |
| Short-Term Disability Insurance | Leave of Absence         | Direct Deposit                   |
| Long-Term Disability Insurance  | FMLA                     | Credit Union                     |
| Life Insurance                  | Paid Funeral Leave       | Banking Discounts                |
| Longevity Rewards               | Retention Bonuses        |                                  |

Benefits	Who Receives	Who Pays	When Eligible	Benefit Entitlement
Health Insurance	Full-time employees Part-time employees	Employer/Employee	1 <sup>st</sup> day of month following 1 month of employment	Cigna Open Access Plus providing In Network and Out of Network coverage or Cigna Open Access Plus In Network coverage only.
Dental Insurance	Full-time employees Part-time employees	Employer/Employee	1 <sup>st</sup> day of month following 1 month of employment	Cigna High Option PPO or Cigna Low Option PPO, both providing In Network and Out of Network coverage.
Vision Care Plan	Full-time employees Part-time employees	Employee	1 <sup>st</sup> day of month following 1 month of employment	Cigna Vision Solution
Employee Pension Plan	Full-time employees Part-time employees	Employer	3% Safe Harbor: 1 year 100% Vested 2% Discretionary: 1 year 20% Vested 2 years 40% Vested 3 years 60% Vested 4 years 80% Vested 5 years 100% Vested	Company funded pension based on yearly earnings. 3% fully vested after 1 year. 2% additional discretionary according to vesting schedule
401(k) Retirement	All employees	Employee	Immediately	Supplemental retirement savings on a pre-tax basis.
Short-Term Disability Insurance	Full-time employees	Employer	1 <sup>st</sup> day of month following 1 month of employment	66 $\frac{2}{3}$ % of basic weekly earnings up to 26 weeks.

<b>Benefits</b>	<b>Who Receives</b>	<b>Who Pays</b>	<b>When Eligible</b>	<b>Benefit Entitlement</b>
Long-Term Disability Insurance	Full-time employees	Employer	1 <sup>st</sup> day of month following 1 month of employment	60% of basic monthly earnings after 180 days of illness or injury related disability.
Life Insurance	Full-time employees	Employer	1 <sup>st</sup> day of month following 1 month of employment	One time annual base salary plus \$5,000 spouse and \$2,000/\$500 for children.
Supplemental Insurance	Full-time employees	Employee	1 <sup>st</sup> day of month following 1 month of employment	Accident Plan, Cancer Protection, Hospital Plan, Voluntary Life.
Paid Time Off (PTO) Benefits To be used for periods of vacation, sick, personal and holiday time off.	Full-time employees	Employer	Immediate accrual, access after 3 months	Accrual of 8.00 – 12.31 hrs bi-weekly (twenty-six to forty days/year)
	Part-time employees	Employer	Immediate accrual, access after 3 months	Accrual of 4.61 hrs bi-weekly (fifteen days/year)
Paid Time Off Conversion	Full-time employees Part-time employees	Employer	After 1 year	Annually may convert up to 25% of PTO (max of 40 hrs) to additional wages.
Longevity Reward	Full-time employees Part-time employees	Employer	After 5 years, 10 years, 15 years, 20 years, 25 years	May convert additional PTO hours, based on years of service. Up to 40 hours 5 <sup>th</sup> year; Up to 80 hours 10 <sup>th</sup> year; Up to 120 hours 15 <sup>th</sup> , 20 <sup>th</sup> , 25 <sup>th</sup>
Retention Bonuses	Full-time employees	Employer	After 7, 12, 17, 22 and 27 years of FT service	Employees receive retention bonuses for years of FT service 7 years = \$1,000 12 years = \$2,000 17 years = \$3,000 22 years = \$4,000 27 years = \$5,000
Holidays	All employees	Employer	Immediately	Time and one-half pay for hours worked on holiday – up to six/year.
Leave of Absence	Full-time employees	Employer/Employee	After 3 months	Military, administrative and personal LOAs.

<b>Benefits</b>	<b>Who Receives</b>	<b>Who Pays</b>	<b>When Eligible</b>	<b>Benefit Entitlement</b>
FMLA	All employees who work 1250 hrs/rolling calendar year	Employer	After 1 year	Medical leave.
Paid Funeral Leave	Full-time employees	Employer	Immediately	Up to 3 days paid leave.
Worker's Compensation	All employees	Employer	Immediately	Coverage for all job-related accidents and illnesses.
Healthcare Flexible Spending	Full-time employees Part-time employees	Employee	1 <sup>st</sup> day of month following 1 month of employment	Tax savings for family health-related expenses not covered by insurance.
Dependent Care Flexible Spending	Full-time employees Part-time employees	Employee	1 <sup>st</sup> day of month following 1 month of employment	Tax savings for dependent daycare expenses.
Tuition Reimbursement	Full-time employees	Employer	1 <sup>st</sup> day of month following 3 months of employment	Reimbursement work-related seminars and/or degrees for up to 6 credit hours per academic term with a maximum of \$125.00 per credit for undergraduate; \$275.00 per credit for graduate courses.
Direct Deposit	All employees	Employer	Immediately	Paycheck automatically deposited to your bank or a debit card.
Credit Union	All employees	Employee	Immediately	Checking, savings and loan services available.
Banking Services	All employees	Employee	Immediately	Reduction in bank rates and fees; enhanced services for employees.

Note: Some Full-time benefits may differ slightly for non forty hour/week positions.

This information is designed to be a representative of benefits only. Please refer to plan descriptions.