



REHABILITATION HOSPITAL OF FORT WAYNE

SUMMARY OF ASSOCIATE BENEFITS



This summary of benefits is intended to provide only a general overview of benefits available to Rehabilitation Hospital associates. It is NOT intended to include all of plan details for each benefit. For more information, please contact the Human Resources department, at 435-6142.

Summary of Associate Benefits 2008 Plan Year

Benefit	General Description	Eligibility - Conditions FT= 64-80hrs PT= 40-63hrs (Per PP)	Enrollment Required?
Medical Plan	The following options are available: <ul style="list-style-type: none"> Lutheran Preferred Buy-Up PPO Lutheran Preferred Base Plan PPO No coverage 	Full-time (FT) and Part-time (PT) associates. Coverage effective the first day of the month after two <u>full</u> months of employment	FT associates are automatically enrolled for "Employee Only " Unless otherwise elected
	PHARMACY BENEFITS are provided by CareMark. Please review your Summary Plan Description for further details.		
Dental Plan	The following options are available: <ul style="list-style-type: none"> Aetna PPO Dental Plan No coverage 	FT and PT associates Network and Out-of-Network benefits with Usual and customary limits	Yes
Vision Plan	The following options are available: <ul style="list-style-type: none"> Vision Plan No Coverage 	FT and PT associates Benefit includes both In-Network, utilizing the VSP Provider Network, and Out-of-Network level of coverage	Yes
Life and AD&PL Insurance¹	The following options are available to FT: <ul style="list-style-type: none"> 1 x Pay - Paid by Hospital 2, 3, 4, or 5 x Pay Optional No Coverage (1) The following options are available to PT: <ul style="list-style-type: none"> \$15,000 - \$75,000 of coverage. 	FT and PT associates	Yes
Dependent Life Insurance	The following options are available to dependents of FT associates: <ul style="list-style-type: none"> \$5,000 per dependent \$10,000 per dependent \$10,000 for each child and \$25,000 for spouse No coverage PT associates may elect \$5,000 coverage	Coverage is only available to dependents if the FT or PT associate is enrolled. Coverage for dependents of FT team member is limited to 50% of the team member's life insurance coverage. Age and salary determine premiums.	Yes
Voluntary AD & D Insurance	The following options are available: <ul style="list-style-type: none"> \$25,000 \$50,000 \$100,000 \$250,000 \$500,000 No Coverage 	Full time associates only This pays for death from accidental causes and a partial benefit for certain serious injuries. This may be purchased instead of - or in addition to-your life insurance. Family coverage available based upon amount of elected team member coverage.	Yes
Short Term Disability (STD)	Up to 60% weekly pay if disabled and not able to work due to non-occupational disability. Benefit begins after 30 days or when EIB benefits end, if later. (\$2000 weekly maximum). Benefits continue up to 17 weeks as long as you remain disabled.	FT and PT associates Age and salary determine premiums	Yes
Long Term Disability (LTD)	Up to 60% monthly pay after 150 days because of an illness or injury. Benefit offset by social security and other disability	FT and PT associates Age and salary determine premiums	Yes

¹ Choice Dollars available to Full-time team members who decline hospital-provided life insurance, medical or dental coverage.

Benefit	General Description	Eligibility - Conditions FT= 64-80hrs PT= 40-63hrs (Per PP)	Enrollment Required?
Jury Duty Pay	If associates are called for jury duty, they will receive their normal base wages for scheduled work they missed.	FT and PT associates	Documentation from court is required
Bereavement Pay	If an immediate family member dies, eligible associates are paid up to 3 shifts of scheduled work time for the funeral, etc.	FT and PT associates Benefit is effective immediately	No
Associate Discounts	Associates receive a 50% discount for most hospital prepared food and beverages.	All associates	No
Additional Benefits	<ul style="list-style-type: none"> - Free parking - Direct bank deposit - Service Awards - Referral bonus program - Continuing Education Programs offered through the Education Department - Web-based Advanced Learning modules - Discounted movie tickets may be purchased in Administration - Discounts available through various local vendors – check with HR 	All associates	No