

Your Benefits at a Glance.

Aspirus Keweenaw



BENEFIT	*EMPLOYMENT CLASSIFICATION				WHO PAYS		ELIGIBILITY			WHAT YOU RECEIVE
	F T	P T	C E	O C	Employee	Aspirus	1st of month following 30 days of hire if enrollment forms have been returned.			
Health Benefits	x	x			x	x	x			Coverage for major medical, emergency, prescription drugs, doctor visits and routine preventative care.
Vision Benefits	x	x			x	x	x			Two plans available: Full service (materials plus exam) and materials only.
Dental Benefits	x	x			x	x	x			Coverage for preventative, basic, major, restorative and orthodontic services.
Short-Term Disability	x	x				x	Eligible to participate after 90 days of employment.			If approved, paid at 66 2/3% of covered pay up to a maximum of 180 consecutive days per certified employee (non-work related) illness or injury.
Long-Term Disability Insurance	x	x			x	x	Eligible to participate after One year of employment.			50% income replacement paid by Aspirus, buy up option to 66 2/3%. PT 50% paid by employee
Life/Accidental Death and Dismemberment Insurance	x	x			x	x	x			Aspirus paid coverage based on a multiple of your annual salary, and additional optional coverage available.
Dependent Life Insurance	x	x			x		x			Spouse coverage available up to \$150,000 and dependent child coverage available at \$10,000.
Flexible Spending Account	x	x			x		x			Two accounts available - health care and dependent care reimbursement accounts - for tax-free reimbursement of eligible expenses.
Aflac	x	x			x		x			Supplemental insurance plans that pay you cash.

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	F T	P T	C E	O C	Employee	Aspirus	Date of Hire	After 90 Days	Other	
Retirement Savings Plan 403(b)										
<i>Non-Matching</i>	x	x			x		x			Traditional pre-tax contribution as well as Roth 403(b) after tax contribution options available. Employees eligible to participate upon date of hire. Matching contribution up to 2%* subject to a 6-year vesting schedule. *Must work minimum 1000 hours per calendar year.
<i>Matching</i>	x	x				x			2%*	
Retirement Savings Plan 401(a)	x	x				x			2%*	
Paid Time Off (PTO) (Includes Vacation, Holiday and Sick Hours)	x	x								Paid time off hours accrue each pay period, based on hours worked up to 80 hours
(PTO) Buy Back	x	x								x Buy back up to 40 PTO hours.
Holidays	x	x	x	x	x		x			Six days of holiday pay (included in PTO). Eligible employees will receive 2x base pay for hours worked the day before the holiday from 11:00 pm until the day of the holiday at 11:00 pm on designated holidays.

FT = Full Time (72-80 hrs per 2 wk pay period)
 CE = Contingent (8-39 hrs per 2 wk pay period)

PT = Part Time (40-72 hrs per 2 wk pay period)*
 OC = On Call (hours defined by department)

NOTE: 48 hours and up is benefits eligible.

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Shift Differentials	x	x	x	x		x	x			PM..... \$0.75 Night \$1.25
Weekend Differential	x	x	x	x		x	x			Weekend \$1.00
Call Pay	x	x	x	x		x	x			Eligible employees receive an additional amount per hour while placed on call status. Amount depends on department.
Charge pay	x	x		x		x	x			Applies to employees whose job duties do not normally include leadership or supervisory duties. Eligible employees receive an additional \$1.00 per hour.
Bereavement Pay	x	x				x			x	Up to 24 hours paid time off as approved by department director.
Jury Duty	x	x	x	x		x	x			Difference of jury pay and regular pay.
Educational Services	x	x	x	x		x	x			Training/development programs available.
Tuition Assistance	x	x				x			x	Financial assistance for pre-approved courses, dollar amount depending on employment classification.
Department Transfers	x	x	x	x					x	Opportunity to transfer to a new department/position.
Direct Deposit	x	x	x	x			x			Paycheck deposited into checking/ savings accounts - your choice of financial institution.
Leave Of Absence	x	x	x	x					x	Personal, military, extended medical, educational, and family medical leave.
Wellness Benefits	x	x	x	x		x	x			A variety of health and wellness activities available to encourage employees to participate, learn and make healthy choices.
Employee Assistance Program	x	x	x	x		x	x			Employee counseling (financial, personal, medical, etc.)
Food Services	x	x	x	x	x	x	x			Free meals available monthly and on holidays at AKH cafeteria.
Social Security	x	x	x	x	x	x	x			Retirement, disability, survivors and death benefits.
Unemployment Compensation	x	x	x	x		x	x			As provided by state and federal regulations.
Workers' Compensation	x	x	x	x		x	x			Medical expenses and loss of income benefits for on-the-job injury/illness.

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NOTE: The benefits above are summaries of key features which affect most situations. Detailed information is available in the Human Resources policy statements, summary plan descriptions or master contracts. The above summaries do not alter the terms of the statements, descriptions or contracts. Subject to change at the discretion of Aspirus, Inc.