

Our
Values
at WORK

Saint Elizabeth Health Systems Employees

Benefits at a Glance

Effective January 1, 2008

† CATHOLIC HEALTH
INITIATIVES®

A spirit of innovation, a legacy of care.



Catholic Health Initiatives is dedicated to becoming the work community of choice in every market we serve. A key component of this goal is our commitment to offer a competitive variety of employee benefits and to help you care for yourself and your family in body, mind and spirit. This booklet contains a benefit eligibility summary and an overview of benefits for Saint Elizabeth Health Systems employees. Additional information is available on HR/Payroll Connection.

Benefit Eligibility

Employee eligibility may vary, based on the benefit. Read below to learn about eligibility and when coverage begins.

<p>A full-time employee (regularly scheduled to work at least 64 hours per two-week pay period) or a part-time employee (regularly scheduled to work at least 32 hours per two-week pay period), is eligible on the first day of the month following the first 30 days of service.</p>	<ul style="list-style-type: none"> ■ Catholic Health Initiatives Medical Plan* ■ Catholic Health Initiatives Dental Plan* ■ Vision Plan* ■ Employee Basic Life and Accidental Death and Dismemberment (AD&D) Insurance ■ Employee Supplemental Life and Accidental Death and Dismemberment (AD&D) Insurance ■ Dependent Life Insurance* ■ Adoption Assistance ■ Medical Leave ■ Personal Leave ■ Flexible Spending Accounts Program
<p>All employees are eligible on date of hire.</p>	<ul style="list-style-type: none"> ■ Military Leave ■ Catholic Health Initiatives Employee Savings Plan [403(b)] ■ Employee Assistance Program
<p>A full-time or part-time employee is eligible on date of hire.</p>	<ul style="list-style-type: none"> ■ Business Travel Accident Insurance
<p>An employee is eligible after 12 months of service if at least 1,250 hours are worked during that 12-month period.</p>	<ul style="list-style-type: none"> ■ Family and Medical Leave Act (FMLA)
<p>An employee becomes a participant on January 1 following the first 1,000 hours paid in a calendar year.</p>	<ul style="list-style-type: none"> ■ Catholic Health Initiatives Retirement Plan
<p>A full-time employee (regularly scheduled to work at least 64 hours per two-week pay period) or a part-time employee (regularly scheduled to work at least 32 hours per two-week pay period), begins to accrue paid time off immediately. An employee is eligible to take paid time off on the first day of the month following the first 30 days of service. A new employee can take up to 40 hours of paid time off without having the paid time off accrued, based on manager approval.</p>	<ul style="list-style-type: none"> ■ Paid Time Off (PTO) (includes holidays)
<p>A full-time employee (regularly scheduled to work at least 64 hours per two-week pay period) or a part-time employee (regularly scheduled to work at least 32 hours per two-week pay period), is eligible on the first day of the month following 90 days of employment.</p>	<ul style="list-style-type: none"> ■ Short-term Disability
<p>A full-time employee (regularly scheduled to work at least 64 hours per two-week pay period), is eligible on the first day of the month following 90 days of employment.</p>	<ul style="list-style-type: none"> ■ Long-term Disability
<p>A full-time employee (regularly scheduled to work at least 64 hours per two-week pay period) or part-time employee (regularly scheduled to work at least 32 hours per two-week pay period), is eligible on date of hire.</p>	<ul style="list-style-type: none"> ■ Tuition Reimbursement

* Eligible dependents include a legal spouse, unmarried children up to age 19, full-time students who attend accredited schools up to age 25. Unmarried children of any age who are physically or mentally handicapped and financially dependent on an employee may be eligible.

Benefit	Description
Health and Welfare Plans	
Catholic Health Initiatives Medical Plan	<p>Comprehensive medical and prescription drug coverage through a PPO plan with an extensive network of physicians, hospitals and pharmacies across the country. Two benefit options are available to meet employees' specific needs.</p> <ul style="list-style-type: none"> ■ Option B has a higher employee payroll deduction cost but the employee's out-of-pocket costs are lower when receiving medical care. ■ Option E has a lower employee payroll deduction cost but the employee's out-of-pocket costs are higher when receiving medical care. <p>The Plan will pay 100 percent of the cost after the employee pays a copay for visits to a primary care physician, specialist or emergency room, and for prescription drugs.</p> <p>The Plan will also pay a percentage of the cost for all other services after the employee pays the deductible. If an employee visits a CHI facility, the Plan pays 100 percent of any services billed as a facility charge.</p>
Catholic Health Initiatives Dental Plan	<p>A comprehensive dental benefit plan administered by MetLife with open access to any dentist and orthodontist across the country. The PPO and basic options are available to meet employees' needs. All options pay 100 percent for preventive and diagnostic services. The PPO option provides an orthodontic benefit for children under the age of 19.</p> <p>The PPO option includes a \$1,500 annual maximum. The basic option includes a \$500 annual maximum. An enhanced benefit is available if the employee visits a dentist in the MetLife network.</p>
Vision Plan	<p>A vision plan is provided to ensure optimal eye health and wellness. The vision plan is administered by Vision Service Plan (VSP). An enhanced benefit is available if employees and their dependents receive care from a physician within the VSP network.</p>
Flexible Spending Accounts	<p>Two flexible spending account options are offered to enable employees to use tax-free dollars to pay for out-of-pocket health care and dependent care expenses related to themselves and individuals who qualify as dependents based on Internal Revenue Service requirements. Employees can deposit up to \$5,000 in each of the health care and dependent care flexible spending accounts.</p>
Employee Basic Life and Accidental Death and Dismemberment (AD&D) Insurance	<p>Basic life and AD&D insurance protects an employee's loved ones from loss of income in the event of an employee's death.</p> <ul style="list-style-type: none"> ■ Basic life and AD&D insurance is provided at one times an employee's base pay. Basic life and AD&D insurance is available at no cost to the employee.
Employee Supplemental Life and Accidental Death and Dismemberment (AD&D) Insurance Dependent Life Insurance	<p>Employee supplemental life and AD&D insurance is available for purchase in increments of \$10,000 up to four times base pay. The combined plan maximum for basic and supplemental life is five times base pay or \$750,000, whichever is less.</p> <p>Two options are available for dependent life insurance. The first option is \$10,000 coverage for an employee's spouse and \$5,000 coverage for an employee's child. The second option is \$5,000 coverage for an employee's spouse and \$1,000 coverage for an employee's child.</p>
Business Travel Accident Insurance	<p>Business Travel Insurance and Accidental Death and Dismemberment is provided at no cost to help protect an employee's loved ones from loss of income in the event of an employee's death when traveling on company business.</p>

Please refer to the appropriate plan documents or contracts for full benefit details, exclusions and limitations.

Benefit	Description
Paid Time Off	
Paid Time Off (PTO)	Paid time off is available to provide employees with time away from work for rest, relaxation and leisure, as well as to cope with short-term illness, care for dependents or fulfill other personal commitments. Employees' PTO accrual rates vary depending on position, scheduled hours and length of service.
Holidays	Paid time off on designated holidays is provided to employees for a time of celebration or relaxation. Six holidays are observed during the year. Employees must use PTO in order to get paid.
Leaves of Absences	
Family and Medical Leave Act (FMLA)	The Family and Medical Leave Act (FMLA) is designed to give employees time off for specific family and medical reasons and provides employees with continued benefits and job protection.
Medical Leave	Medical leave is offered to employees who need time off for medical reasons but are not eligible for leave under the Family and Medical Leave Act.
Personal Leave	Personal leave is available to employees who need time off to fulfill personal obligations and do not qualify for another type of leave.
Military Leave	Military leave enables employees to take time off to meet their national defense obligations. There are three types of military leave: call up to active duty, annual training and volunteer duty.
Disability Plans	
Short-term Disability	The short-term disability plan provides employees with replacement income for up to 26 weeks if a sickness or injury prevents them from working their regularly scheduled hours. Short-term disability benefits begin after a seven consecutive day elimination period. Employees will then receive 60 percent of their base pay for up to 26 weeks.
Long-term Disability	The long-term disability plan provides a monthly benefit to employees if they are continually disabled due to illness or injury beyond 26 weeks. The monthly payments are equal to 60 percent of an employee's base pay, up to a maximum of \$10,000 per month.

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Benefit	Description
Retirement Program	
Catholic Health Initiatives Retirement Plan	The Catholic Health Initiatives Retirement Plan is designed to help employees prepare for the years beyond their careers. Each year, Catholic Health Initiatives will make a contribution varying from 5 percent to 10 percent to the employee's retirement plan account. The contribution varies based on years of vesting service and annual eligible pay. Employees also earn interest on their account balance. Employees receive one year of vesting service for each calendar year in which the employee is paid for at least 1,000 hours of service. After five years of vesting service, the employee is vested in the CHI Retirement Plan account.
Catholic Health Initiatives Employee Savings Plan [403(b)]	The Catholic Health Initiatives Employee Savings Plan allows employees to save for retirement now and pay taxes later by investing a portion of their eligible pay in the plan.
Additional Benefit Options	
Tuition Reimbursement	Tuition reimbursement is designed to encourage and assist employees to pursue educational objectives that will provide knowledge and skills that will aid the employee in their current position or a future position. Full-time employees have a maximum annual reimbursement of \$1,500. Part-time employees have a maximum annual reimbursement of \$750.
Adoption Assistance	Adoption assistance is designed to provide reimbursement to employees for some of the financial obligations related to adopting a child. Full-time employees are eligible to receive up to \$4,000 for each child being adopted. Part-time employees are eligible to receive up to \$2,000 for each child being adopted.
Employee Assistance Program	The Employee Assistance Program is intended to help all employees and their family members access confidential, professional counseling that can make it easier to cope with a variety of personal issues and life challenges.

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