

January 1, 2017

Teammates maintaining .75 to 1.0 FTE in a regularly scheduled position are offered the following benefits:

Medical and Dental Insurance - The Clinic offers a choice of three self-insured medical plans and one dental plan. The Clinic contributes a set dollar amount towards the cost of the benefits selected under the plan by teammates maintaining .50 FTE or greater.

Effective: First of the month following one month of service

Vision Plan - The Clinic offers a choice of two voluntary vision plan to teammates maintaining .50 FTE or greater. **Effective:** First of the month following one month of service

Health Savings Account – Eligible teammates who enroll in the High Deductible Health Plan can open and make contributions to this tax favored account. TEC also makes contributions to eligible teammate accounts. Funds can be used tax free for qualified health care expenses.

Effective: First of the month following one month of service

Health Care Reimbursement Plan - Teammates may set aside before-tax dollars to pay for qualifying out-of-pocket health care expenses.

Effective: First of the month following one month of service

Dependent Care Assistance Plan –Teammates may set aside before-tax dollars to pay for qualifying dependent care expenses. **Effective:** First of the month following one month of service

Wellness Program - The purpose of the program is to promote the overall wellness of TEC teammates by providing tools and resources to help make healthy lifestyle decisions and choices. **Effective:** First of the month following date of hire

Healthy You Program – To encourage healthy behaviors, TEC requires teammates to participate in the Wellness Program and preventive care to receive the highest level of medical benefit funding from the company. **Effective:** First of the month following date of hire

Employee Assistance Plan (EAP) – The EAP staff is available 24 hours a day, 365 days a year, for counseling, consultation, appointment scheduling and referrals. Also available are work life, legal, financial, identify theft and fraud resolution services. This benefit is available to the teammates and their household members. **Effective:** Date of hire

Benefit Advocacy Services - A comprehensive program of support for teammates, retirees and their families struggling with complicated medical and benefits questions. **Effective:** Date of hire

401k Savings Plan (Retirement Plan) - Teammates may elect to have a percentage of their income up to the IRS annual maximum invested in the Plan. These limits apply to teammate deferral contributions made under all “401(k) arrangements” or similar arrangements during the calendar year. Amounts contributed to the plan are deducted each pay period on a pre-tax basis or Roth. The Clinic matches 50% of your contribution up to 3% of your gross salary (subject to IRS annual compensation limits). The employer match is 100% vested immediately. **Effective:** New teammates may enroll at any time during the year.

Life/Accidental Death and Dismemberment (AD&D) Insurance - The Clinic pays total cost of coverage. Benefit amounts are one times annual salary on death to beneficiary and if accidental death, beneficiary will receive double that amount. **Effective:** First of the month following one month of service

Supplemental Life Insurance - Teammates may purchase additional group life insurance up to \$1,000,000 or 10x salary. Teammates must be covered on Life/AD&D to be eligible to apply and maintain supplemental life insurance. Spouse and children coverage may also be purchased.

Supplemental AD&D Insurance - Teammates may purchase additional AD&D insurance up to \$1,000,000.

Short Term Disability Insurance - The Clinic pays total cost of monthly premiums. After being medically disabled for 14 days and upon approval by the insurance carrier, teammates receive up to 60% of his/her salary from the insurance carrier on a weekly basis, up to \$1,750/week. Teammates can buy-up to 70%, up to a \$2,000/week. **Effective:** First of the month following one month of service

Long Term Disability Insurance - The Clinic pays total cost of monthly premiums. After being medically disabled for 180 days and upon approval by the insurance carrier, teammates receive up to 50% of his/her salary from the insurance carrier on a monthly basis, up to \$12,500/month. Teammates can buy-up to 60%, up to a \$15,000/month. **Effective:** First of the month following one month of service

Accident Injury – Accident insurance helps you handle the medical and out-of-pocket costs that add up after an accidental injury. **Effective:** First of the month following one month of service

Critical Illness – Critical illness insurance complements your major medical coverage by providing a lump-sum benefit if you are diagnosed with a covered critical illness. **Effective:** First of the month following one month of service

Identity Theft Protection – Four different coverage levels to choose from offering identity theft insurance, identity monitoring and alerts, identity restoration assistance, and more. **Effective:** First of the month following one month of service

Pre-Paid Legal – Includes a low cost array of legal services including wills and estate planning, real estate matters, document preparation, consumer protection and more. **Effective:** First of the month following one month of service

Veterinary Pet Insurance – Provides a financial safety net for unexpected veterinary expenses. **Effective:** First of the month following one month of service

Paid Time-Off (PTO) Plan - Teammates with FTE of .50 or greater are eligible for paid time off based on the following schedule. PTO provides staff with paid time away from work and may be used for vacation, short-term illness and personal days. **Effective:** PTO may be used after three months of service.

Years of Service	PTO in Days/Hours	1.0 FTE Pay Period Accrual Rate
0 - 1 year	17 days/136 hours	5.23 hours
2 - 4 years	22 days/176 hours	6.76 hours
5+ years	27 days/216 hours	8.30 hours
PTO accrual is pro-rated based upon an FTE of less than 1.0		

Holidays - Teammates with FTE of .50 or greater receive regular pay for Clinic observed Holidays. The six paid holidays are: New Year's Day, Memorial Day, July 4th, Labor Day, Thanksgiving and Christmas. Holiday pay is based upon FTE and will be pro-rated if FTE is less than 1.0. **Effective:** Date of hire

Professional Liability - The Clinic will provide, at no cost to you, professional liability insurance under The Everett Clinic's (TEC) entity policy with shared entity limits at \$1 million per incident and \$3 million annual aggregate. . The insurance policy is currently written by the Columbia Casualty (CNA) Insurance Company is a claims-made policy. Regardless of your employment status with TEC, within the terms of the policy, you will be covered for a claim that relates to the care you provided while at TEC.

Continuing Education, Licensure & Certification Fees and Association Dues – Annually, the Clinic will provide as a guideline \$2,500.00 and five working days for approved continuing education (includes costs for registration, travel, subscriptions and per diem). The Clinic will pay for your state and federal licenses. In addition, the Clinic will pay for the fees for ACLS and PALS certification and the annual dues to either WSNA or AANA. **Effective:** After three months of service

Tuition Reimbursement - To promote skill and career development, the Clinic provides tuition reimbursement for approved courses taken at accredited colleges and universities. Teammates with FTE of .75 – 1.0 are eligible for a maximum reimbursement of \$2,500 per calendar year. Teammates with FTE of .50 - .74 are eligible for a maximum reimbursement of \$1,250 per calendar year. **Effective:** Date of hire

Jury Duty Leave - To permit staff members to perform their duties as citizens, teammates will be given time off equal to the time spent on jury duty. The teammate will be paid for time they spending serving on jury duty pay at their regular base salary up to 5 days. **Effective:** Date of hire

Bereavement Leave - Teammates will be granted 3 days of paid bereavement leave for the death of an immediate family member. Immediate family includes the teammate's (step) father, (step) mother, (step) brother, (step) sister, spouse, (step) child, grandparents, grandchildren, mother-in-law and father-in-law. Part-time teammates are paid based on hours worked. **Effective:** Date of hire

ESM - ESM is an organization of local Puget Sound businesses who are allowed discounts on upcoming cultural arts and sporting events, travel and vacation programs and products - all at special benefit prices for ESM members. Examples of special discount programs are plays, musicals, ballet, football, soccer, hockey and basketball games, ski trips and many more. **Effective:** Date of hire

Teammate Classifications	
Full-time (Full Time Benefits)	30 to 40 hours per week (.75 – 1.0 FTE)
Part-time (Part Time Benefits)	20 to 29.9 hours per week (.50 – .74 FTE)
Part-time (Minimal Benefits)	Less than 20 hours per week (<.50 FTE)

Please refer to The Clinic's Policy & Procedure Manual for complete policies.

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This Summary is intended to provide a general overview of TEC's benefits plans. Should there be an inconsistency with any content in this Summary to the Plan or Policy Documents, the actual Plan and/or Policy Documents will govern. Any information contained herein may be subject to change.