

Benefit Plan	Description	Caregiver Contribution	MHS Contribution
Investing in Your Health			
Martin Benefit Plan	Comprehensive medical and hospitalization coverage is available for you and your eligible dependents. It is a self-funded PPO. Coverage begins first of the month following sixty days of employment. Premium incentive for non-tobacco user.	Cost Share	Cost Share
Dental Plans	Preventive, basic, and major dental coverage for you and your eligible dependents. You may choose from two separate plans based on your dental needs. Coverage begins first of the month following sixty days of employment.	100%	0%
Vision Plan	Covers routine eye care, including eye exams and eyeglasses (lenses and frame) or contacts. The plan also provides discounts for certain services, such as Lasik. Coverage begins first of the month following sixty days of employment.	100%	0%
Investing in Your Financial Security			
Defined Contribution Retirement Savings Programs	Account based Retirement Savings Program, funded by MHS along with your other investments, savings and Social Security to help prepare you for financial security in retirement. You are considered 100% vested after three (3) years of service.	0%	MHS will match 100% up to the first 6% of compensation you defer. Any full-time status Caregiver actively employed on December 31 st and has worked at least 1000 hours between January 1 and December 31 of that year will be eligible for this annual employer match contribution.
Voluntary 401(k)/ 403(b) Retirement Savings Plan	Retirement is made easier for you – Caregiver will automatically see a 3% deduction around the third paycheck after employment (the plan is based on your department - 403(b) is the designated plan for non-profit and 401(k) is the designated for-profit plan). Employer contributions go into the 401(k) Plan. Rollovers from other like plans are accepted.	0.5% - 90% (3% auto enrollment)	
College Savings Plans	You can choose to contribute to a college savings plan. Contributions can be made to the State of Florida Prepaid College Fund through the convenience of payroll deduction. You may also contribute to a 529 College Savings Plan.	100%	0%
Short Term Disability Insurance (STD)	You can choose to receive income replacement protection through our group STD policy. In the event you become disabled for longer than 14 days, you may receive benefits up to 60% of your base monthly pay to a maximum of \$5,000 per month. Coverage begins first of the month following sixty days of employment. Pre-existing conditions (diagnosed or treated 3 months prior to effective date of coverage) are excluded for 12 months.	100%	0%
Long Term Disability Insurance (LTD)	You can choose to receive income replacement protection through our group LTD policy. In the event you become disabled for longer than 90 days, you may receive benefits up to 60% of your base monthly pay, to a maximum benefit of \$5,000 per month. Coverage begins first of the month following sixty days of employment. Pre-existing conditions (diagnosed or treated 3 months prior to effective date of coverage) are excluded for 12 months.	100%	0%
Life and Accidental Death & Dismemberment (AD&D) Insurance	You will be protected through our group term Life/AD&D policy. MHS provides you coverage at one-times your base annual salary, to a maximum coverage limit of \$50,000 at no charge to you. Your coverage will begin first of the month following sixty days of employment.	0%	100%
Flexible Spending Accounts	You may choose to designate a portion of your pre-tax income into a special "savings account" to reimburse medical and/or dependent care expenses that are not covered by another insurance or benefit program. This benefit is available to you first of the month following sixty days of employment.	100%	0%
Investing in Your Well Being			
Voluntary Benefits	Optional Term Life with AD&D, Dependent Term Life with AD&D, Permanent Life, Critical Illness, Group Legal, Auto Insurance, Accident Insurance, Long Term Care, Medical Gap Insurance, and Pet Insurance. These benefits are available to you first of the month following sixty days of employment.	100%	0%

Programs	Description	Caregiver Contribution	MHS Contribution
Vacation, Salary Continuation and Other			
Paid Time Off (PTO)	You will accrue Paid Time Off based on your length of service and actual hours worked, to be used for vacation, personal business, and holidays. PTO is accrued from date of hire, available after 3 months of employment and is not paid out upon separation of employment.	0%	100%
Holiday Hours	Holiday Hours are allotted based on when hired or transferred into an eligible status. Maximum hours do apply depending on this timing. Holiday Hours are available immediately and are not paid out upon separation of employment.	0%	100%
Caregiver Illness Bank (AIB)	Following completion of twelve (12) months employment, forty-eight (48) hours will be loaded into AIB. Banks are reviewed each October and brought back up to 48 hours if below. AIB to be used for time off due to personal illness or injury. Please note* Caregivers must be employed for a minimum of 6 months to qualify for an unprotected leave of absence and must be employed for a minimum of 12 months and have worked a 1250 hours to qualify for a job protected FML leave.	0%	100%
Bereavement Leave	You will be paid up to 24 hours of time off due to the death of an immediate family member. This benefit begins on your date of employment.	0%	100%
Jury Duty	If you are summoned for jury duty, you will be paid for time required in court during your scheduled working hours. Your jury duty pay will be at your regular base rate of pay, less the jury duty pay you receive. This benefit begins on your date of employment.	0%	100%
Unemployment Compensation	MHS makes all required contributions toward Unemployment Compensation. This will provide you with income replacement protection in the event you are out of work through no fault of your own.	0%	100%
Workers' Compensation	MHS progressive workers' compensation program will provide you with medical care and/or income replacement protection if you incur a work-related injury or illness.	0%	100%
Social Security	MHS will pay all necessary employer contributions to Social Security [FICA] to provide for your retirement or disability income replacement benefits.	7.65% of pay	7.65% of pay
Other Benefits and Programs			
Employee Assistance Program (EAP)	You and your dependents can receive services through our EAP. It provides confidential assessment, evaluation, and referral services available 24-hrs for personal/life/family/issues, short-term counseling and discounted legal services. Coverage begins first of the month following sixty days of employment.	0%	100%
Corporate Discounts	You receive a discount in the Gift Shops and Cafeterias located at Martin Medical Center, Martin Hospital South, and Tradition Medical Center. This benefit begins on your hire date and is received by presenting your ID badge as proof of employment. In addition, MHS has established the Perks Program, which allows local businesses to offer discounts.	0%	100%
Direct Deposit	You have the opportunity to have all or a part of your paycheck deposited directly to your account at any bank.	0%	100%
Fitness Centers	You and your family may join our Fitness Centers located throughout our community. Center staff members provide evaluation, consultation, orientation and personal training services.	Cost Share	Cost Share
Educational Assistance Programs	You may participate in MHS Education Assistance programs after one year of service. Tuition Assistance is available toward university courses. A Scholarship Program is available on an annual basis. Additional information is available from our Learning and OD Department.	0%	100%

You will receive more information upon hire relating to these options. This summary is intended to be used only as a general outline of benefit and programs available to Caregivers of Martin Health System. All benefits and programs will be payable based on the written terms of the plan, policy or contract of each program. At the employer's sole discretion, the benefits are subject to change from time to time, based upon the recommendations and decisions of management. Of course, every effort will be made to communicate changes to Caregivers.