

Summary of Team Member Benefits 2011 Plan Year

Benefit	General Description	Eligibility - Conditions FT= 64-80hrs PT= 40-63hrs (Per PP)	Enrollment Required?
Medical Plan	<p>The following options are available:</p> <ul style="list-style-type: none"> Basic (Lutheran Preferred) – \$1,375 per individual/\$2,750 per family Premier (Lutheran Preferred) – \$575 per individual/\$1,150 per family No coverage <p>PHARMACY BENEFITS are provided by Caremark. Annual Deductible: \$150 individual/\$450 family Retail 30-day Supply Co-pays are: \$15.00 Generic; \$35.00 Brand Formulary and \$50.00 Brand non-Formulary Mail Order 90-day Co-pays are: \$30.00 Generic; \$70.00 Brand Formulary and \$100.00 Brand Non-Formulary Specialty Medications: \$80.00 per 30 day supply <i>Be sure to review your Summary Plan Description for further details and check the Caremark website for non-covered drugs.</i></p>	Full-time (FT) and Part-time (PT) team members. Coverage effective the first day of the month following a full month of employment.	Yes On-line enrollment
Dental Plan	<p>The following options are available:</p> <ul style="list-style-type: none"> Delta Dental (PPO or Premier) No coverage 	FT and PT team members. Network and Out-of-Network benefits with Usual and customary limits	Yes On-line enrollment
Vision Plan	<p>The following options are available:</p> <ul style="list-style-type: none"> Vision Service Plan (VSP) No Coverage 	FT and PT team members	Yes On-line enrollment
Company Life & AD&D Insurance	<p>The following options are available to FT:</p> <ul style="list-style-type: none"> All team members working at least 32 hours per week provided with company paid life and AD&D equal to 1x to 3x annual pay, based upon current employment position No Coverage <p>The following options are available to PT:</p> <ul style="list-style-type: none"> \$15,000 - \$75,000 of coverage. No coverage 	FT and PT team members	Yes On-line Enrollment
Supplemental Life & AD&D Insurance	<p>The following options are available to team members working at least 20 hours per week at reduced group rates for themselves and/or eligible dependents:</p> <ul style="list-style-type: none"> FT Team members may purchase 1x to 4x annual pay (In combination with company paid life and AD&D, maximum coverage is the lesser of 5x annual pay or \$1,500,000.) PT Team members may elect to purchase supplemental coverage in increments of \$15,000. The maximum coverage amount is \$75,000. \$10,000 for each child and \$25,000 for spouse The amount of Life and AD&D coverage reduces to 50% at the age of 70. No coverage 	<p>Coverage is only available to dependents if the FT or PT team member is enrolled.</p> <p>Age and salary determine premiums.</p>	Yes On-line Enrollment

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Short Term Disability (STD)	Up to 60% weekly pay if disabled and not able to work due to illness or injury. Benefits begin on the 15 th day of illness or injury. EIB may be used to supplement disability benefits up to 100% of your income. STD benefits may be paid up to 11 weeks as long as you remain disabled. *Benefits for a disability due to a pre-existing condition will not be paid if that disability begins within 12 months of your coverage effective date.	FT and PT team members Age and salary determine premiums	Yes On-line enrollment
Long Term Disability (LTD)	Up to 60% monthly pay if you are absent from work for at least 90 days because of a continuous disability. EIB may be used to supplement disability benefits up to 100% of your income. *Benefits for a disability due to a pre-existing condition will not be paid if that disability begins within 12 months of your coverage effective date.	FT and PT team members Age and salary determine premiums	Yes On-line enrollment
Flexible Spending Accounts	<ul style="list-style-type: none"> Health Care Flexible Spending Account *qualified unreimbursed healthcare expenses up to \$5,000 per year Day care Flexible Spending Account *qualified dependent day care expenses up to \$5,000 per year (\$2,500 if you are married and filing separate IRS forms.) 	FT and PT team members These accounts can be used for daycare or eligible medical and vision expenses not covered by insurance plans per IRS guidelines. Team members elect how much money they want deducted from their earnings each pay-period on a pre-tax basis for out of pocket expenses.	Yes On-line enrollment
ID Theft Assist	<ul style="list-style-type: none"> Proactive benefit with a full credit monitoring service, and one credit report per year for one household member. Administrative requirement is that changes may only be made if there is a qualifying event. This protection does not reimburse you for any fraudulent charges or expenses incurred due to an identity breach or theft. 	FT and PT team members	Yes On-line enrollment
Retirement Savings Plan 401K	<p>Team members may participate in the Plan if you:</p> <ul style="list-style-type: none"> Are at least 21, and Have completed 6 months of service with CHS or an acquired company <p>Team Members contribute 1% to 50% of pay CHS will match 100% of the first 1% and 50% of the next 5% of pay.</p> <p>*Unless you specify otherwise, CHS will automatically enroll in the Plan at 3% and will increase by 1% a year up to 6%.</p> <p>Vesting will be at 100% after more than 2 years. Qualified rollovers are accepted.</p>	All team members (including PRN)	Yes On-line Enrollment or Phone Enrollment

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Employee Assistance Program (EAP)	The EAP is completely voluntary and confidential service that offers employees and their dependents assistance in resolving personal problems. This program is completely paid for by CHS.	All team members (including PRN)				No Contact Human Resources for EAP information
Financial Advisory	Complimentary financial planning consultations by Ward Financial Advisory of Wachovia Securities, LLC for the following: <ul style="list-style-type: none"> • Strategies for increasing savings • Education funding • Making the most of your IRA's • Your options at retirement • Strategies for minimizing taxes • Rollover assistance • Investment alternatives • Mutual fund & stock market investing • Long-term care & estate planning 	All team members				Complete enrollment application and fax or mail
Tuition Assistance	Eligible team members may receive financial assistance for successfully completing continuing education classes.	FT and PT team members following a 90 day waiting period. Educational assistance is limited to: -a maximum of \$5,000 per academic year for courses at approved nursing schools as well as Master's Level - a maximum of \$2,500 per academic year (Sept. – August) for all other courses				Must submit application to Administration prior to start of the classes and sign Educational Assistance Agreement. Refer to Tuition Reimbursement Procedures
Paid Time Off (PTO)	Eligible team members accrue PTO benefits each pay period, based on the years of continuous service. Team members may use PTO for sick, vacation, and holiday. The accrual rate increases with years of service. Team members may cash out PTO at 70% (restrictions apply). If termination occurs 100% of PTO will be paid out on final paycheck. Accrual begins with the first pay period of service, and is available for use after successful completion of 90-day introductory period. *For team members who are on a Leave of Absence, whether paid or unpaid, if it extends beyond one complete pay period, vacation and sick leave will not accrue as of the beginning of the next pay period. Accruals will restart when the team member returns from their Leave of Absence. <i>(Please see policy for Leadership accrual chart).</i>	Months of Continuous Service	Accrual rate	Maximum PTO Accrual	FT (80hrs) PTO Accrual Per Pay Period	No
		0-60 months	.0808	168 hrs	6.46 hrs	
		61-120 months	.1000	208 hrs	8.00 hrs	
		121-228 months	.1193	248 hrs	9.54 hrs	
		229+ months	.1385	288	11.08 hrs	

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Extended Illness Bank (EIB)	<p>EIB may be used after the team member has been off work due to personal or immediate family illness for two (2) consecutively scheduled shifts (paid by PTO or taken unpaid) per occurrence.</p> <p>*For team members who are on a Leave of Absence, whether paid or unpaid, if it extends beyond one complete pay period, vacation and sick leave will not accrue as of the beginning of the next pay period. Accruals will restart when the team member returns from their Leave of Absence.</p>	<p>Team member with 0-1 year of service have an annualized EIB accrual rate of 48 hours, equal to 1.85 hours per pay period. Team members with over one year of service have an annualized accrual rate of 80 hours, 3.08 hours per pay period. EIB may accrue to a maximum of 867 hours.</p>	No
Jury Duty Pay	<p>If team members are called for jury duty, they will receive their normal base wages for scheduled work they missed up to 15 days or longer, if required by state law, for days that fall during the team member's regular schedule.</p>	<p>FT and PT team members (48 hours per pay period or more and have completed his/her introductory period)</p>	Documentation from the court is required.
Bereavement Pay	<p>In the event of the death of a spouse, parent, child, grandparent, grandchild, sibling or half sibling, the spouse, step or in-law relatives of any of the foregoing categories, or any person living in the same household, eligible team members are paid up to three (3) shifts of scheduled work time for the funeral, etc.</p>	<p>FT and PT team members (48 hours per pay period or more and have completed his/her introductory period)</p>	No

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Leave of Absence	<p>Family and Medical Leave Act (FMLA) regarding family, medical and/or maternity leave due to a serious health condition (as defined in policy) for a total of 12 work weeks during any 12-month period. A Certification of Health Care Provider is required within 15 calendar days of notice. A Certification of Fitness for Duty is required on the date the team member returns to work or before the date the team member returns from the leave. Team members may continue health coverage as an active team member while on FMLA for up to a maximum of 90 days. After 90 days, health benefits may only be continued under COBRA, if the employee is eligible. Usage of PTO and EIB during a LOA. *Contact Human Resources for full Leave of Absence policy.</p> <p>Personal Leave of Absence will be considered for a reasonable period of time up to 90 days if the facility is able to obtain a satisfactory replacement during the time the team member would be away from work. A personal leave of absence may be used after a FMLA entitlement has ended, although job restoration is not guaranteed. Employer-paid benefits (life and long-term disability coverage, if applicable) will continue during the leave whether the leave is paid or unpaid, except when a personal leave of absence is used after a FMLA. Employer-paid benefits must terminate after 90 days of aggregated FMLA and/or personal leave.</p> <p>The facility cannot guarantee the team member will be placed in his/her original position, or any position, upon return from an approved personal leave of absence. If the team member does not return from an approved leave of absence on the return date stated on the request form, and the team member has not notified HR or the supervisor of a new return date, he/she will be considered to have voluntarily terminated employment. Usage of PTO and EIB when on a LOA. *Contact Human Resources for full Leave of Absence policy.</p>	<p>All team members who have been employed by the facility for at least 12 months (need not be consecutive), and who have performed at least 1,250 hours of service during the 12 months immediately preceding the start date of the requested leave.</p> <p>Refer to PTO & EIB Section above (pg. 3-4)</p> <p>For individuals not eligible for FMLA or for reasons not FMLA eligible</p> <p>Refer to PTO & EIB Section above (pg. 3-4)</p>	<p>Request for Leave of Absence & Certification of Health Care Provider</p> <p>Request for Leave of Absence & Certification of Health Care Provider</p>