

## BENEFITS

Winneshiek Medical Center realizes employees are our most valuable resource. A comprehensive benefit program is offered to eligible employees and their dependents. This benefits program is an important part of the total compensation package.

<b>Benefit</b>	<b>Description</b>	<b>Eligible Employees</b>	<b>When Eligible</b>	<b>Who Pays</b>
<b>Health Insurance</b>	Comprehensive medical coverage including physician services, hospitalization, and prescriptions, and vision discounts.	Full and Part-time (.5FTE or greater)	Effective 1st of month following employment	WMC & You
<b>Dental &amp; Vision Insurance</b>	Comprehensive dental coverage including preventative, basic, and major services. The plan also includes orthodontic coverage and a routine eye exam each year.	Full and Part-time (.5FTE or greater)	Effective 1st of month following employment	WMC & You
<b>Term Life Insurance</b>	Value of one times annual salary rounded up to the next \$1,000 provided in term life insurance.	Full and Part-time (.5FTE or greater)	Effective 1st of month following employment	WMC
<b>Optional Life Insurance</b>	Option to purchase additional life insurance on self, spouse and children	Full and Part-time (.5FTE or greater)	Immediately	You
<b>Long Term Disability</b>	Income protection of 60% of monthly salary provided for disability after 90 day waiting period.	Full time (.9 FTE or greater)	Effective 1st of month following employment	WMC
<b>Pension</b>	IPERS (Iowa Public Employers Retirement System) participant. Employees contribute 3.9% of income, WMC contributes 6.05% of earnings. Vested after four years of service.	All Employees	Immediately	WMC & You
<b>Deferred Compensation Program 403(b)</b>	Supplemental individual retirement savings on a tax deferred basis. Specified 403(b) companies available via payroll deduction.	All Employees	Immediately	You
<b>Health Care Spending Account</b>	Optional payroll deduction program for a pre-tax salary reduction account for qualifying out-of-pocket dental, medical, and vision expense.	Full and Part-time (.5FTE or greater)	Effective 1st of month following employment	You
<b>Dependent Care Spending Account</b>	Optional payroll deduction program for a pre-tax salary reduction account for qualifying out-of-pocket dependent care expenses.	Full and Part-time (.5FTE or greater)	Effective 1st of month following employment	You
<b>Tuition Assistance</b>	Employees are encouraged to upgrade their knowledge in their respective fields through educational programs. Prior approval must be obtained through an application process.	Full and Part-time (.5FTE or greater)	After six months of employment	WMC
<b>Employee Assistance Program</b>	All employees, spouses, and dependent children are provided a toll-free phone resource and up to 3 counseling sessions at no cost. Also includes legal & financial counseling services. Additional information and resources available in Human Resources.	All Employees	Immediately	WMC

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# B E N E F I T S

Benefit	Description	Eligible Employees	When Eligible	Who Pays
<b>Medical Center Discount</b>	<p><u><i>If you are enrolled in the WMC Health Plan:</i></u> Covered members will receive a 10% discount off total charges prior to insurance plan processing. This discount will be displayed on the member's EOB. Upon receipt of EOB, the employee responsibility amount is due to the Business Office within 30 days.</p> <p><u><i>If you are not enrolled in the WMC Health Plan:</i></u> Employees, spouses, and dependent children will receive a discount of 50% off employee responsibility after insurance has been processed, up to an annual maximum of \$600. Employees must bring EOB to Human Resources within 45 days of claim processing date and pay balance in full in order to receive the discount.</p>	All Employees	Immediately	WMC
<b>Employee Health Program</b>	Influenza shots, Tetanus Boosters, TB tests, Throat cultures Hepatitis B vaccinations, Annual bloodwork (reduced fee) Initial employment physical, bloodwork, and urinalysis Physical provided every four years	All Employees	Immediately	WMC
<b>Pharmacy</b>	Over-the-counter medications at cost from WMC pharmacy	All Employees	Immediately	WMC
<b>Compassionate Leave</b>	Paid time off in event of death in immediate family. (See policy for specific number of hours allowed.)	Full and Part-time (.5FTE or greater)	Immediately	WMC
<b>Jury Duty</b>	Paid jury leave time will be provided to employees called to serve. Pay will not exceed normal regularly scheduled time.	Full and Part-time (.5FTE or greater)	Immediately	WMC
<b>Workers' Compensation Coverage</b>	If you become ill or injured due to work-related reasons, Workers' Compensation coverage provides payment of medical expenses. In some cases, payment may be made for missed time (in accordance with State guidelines.) All injuries or illnesses must be reported immediately.	All Employees	Immediately	WMC
<b>Paid Time Off (Vacation/Holiday/Sick)</b>	An accrual of paid time off which includes vacation, holiday and sick time. Begins to accrue immediately based on scheduled status. PTO is paid at 100% upon	Full and Part-time (.2 FTE or greater)	Immediately	WMC

	0-5 Years			6-8 Years			9-14 Years			15+ Years		
	Hours per pay period	Total Annual Hours	Max Accrual	Hours per pay period	Total Annual Hours	Max Accrual	Hours per pay period	Total Annual Hours	Max Accrual	Hours per pay period	Total Annual Hours	Max Accrual
1.0	7.231	188.0	376.0	8.770	228.0	456.0	10.308	268.0	536.0	10.924	284.0	568.0
0.9	6.508	169.2	338.4	7.893	205.2	410.4	9.277	241.2	482.4	9.832	255.6	511.2
0.8	5.785	150.4	300.8	7.016	182.4	364.8	8.246	214.4	428.8	8.739	227.2	454.4
0.7	5.062	131.6	263.2	6.139	159.6	319.2	7.216	187.6	375.2	7.647	198.8	397.6
0.6	4.339	112.8	225.6	5.262	136.8	273.6	6.185	160.8	321.6	6.554	170.4	340.8
0.5	3.616	94.0	188.0	4.385	114.0	228.0	5.154	134.0	268.0	5.462	142.0	284.0
0.4	2.892	75.2	150.4	3.508	91.2	182.4	4.123	107.2	214.4	4.370	113.6	227.2
0.3	2.169	56.4	112.8	2.631	68.4	136.8	3.092	80.4	160.8	3.277	85.2	170.4
0.2	1.446	37.6	75.2	1.754	45.6	91.2	2.062	53.6	107.2	2.185	56.8	113.6

### Additional benefits for all employees

Notary public services  
UPS shipping services  
Discount on cafeteria meals

Direct deposit of paycheck  
Malpractice insurance  
Recognition awards