

# Queen of the Valley Medical Center

(All reference to days = 8 hours)

**The following is a brief outline of the many benefits available to you as an employee of Queen of the Valley Medical Center**

Benefits	Eligibility	Full-Time (FT) 72-80 hours	Regular Part Time II (RPT II) 60-71 hours	Regular Part Time I (RPT I) 40-59 hours	Part Time Relief (PTR or per diem) -40 hours
<b>Paid Time Off</b> (Accrual begins immediately)**includes the holidays listed below. PTO is used for holidays, sick days and vacation time.	<b>8, 9 or 10 hr employee:</b> 0-24 mos. - 0.096 per hour 24.1-60 mos - 0.115 per hour 60.1-168 mos. - 0.134 per hour 168.1+ - 0.150 per hour  <b>12 hr. employee:</b> 0-24 mos. - 0.106 per hour 24.1-60 mos - 0.128per hour 60.1-168 mos. - 0.149 per hour 168.1+ - 0.166 per hour	Yes	Yes	Yes	None
<b>**Recognized Holidays included in the above: New Year's Day; Presidents' Day; Memorial Day; 4th of July; Labor Day; Thanksgiving Day; Christmas Day, Christmas Eve.</b>					
<b>Disability Reserve</b> (Sick Leave)	Accrual begins immediately (drawn upon after employee is absent from work for 7 consecutive days or immediately if hospitalized as an inpatient)	7 days/year (56 hours)--maximum accumulation of 1,000 hours	5.25 days/year (42 hours)--maximum accumulation of 1,000 hours	3.50 days/year (28 hours)--maximum accumulation of 1,000 hours	None
<b>Health Exams</b>	Post-offer pre-employment physical exam	Medical Center pays cost	Medical Center pays cost	Medical Center pays cost	Medical Center pays cost
<b>Group Health Plan – Employees may be eligible to enroll in the following Group Medical, Dental, Vision, Life and Long-Term Disability plans. Generally, coverage begins the first of the calendar month following 30 days of continuous employment if the employee is in a benefit-eligible classification of Full time, Part time I or Part time II.</b>					
<b>Medical Insurance includes:</b> "The Queen's Medical Plan" a self-funded Preferred Provider Organization (PPO) plan	PPO	Employee pays partial premium	Employee pays partial premium	Employee pays partial premium	Not eligible
<b>Dental Insurance:</b>  Delta Dental of California	Preventive	Employee pays partial premium	Employee pays partial premium	Employee pays partial premium	Not eligible
	Comprehensive	Employee pays partial premium	Employee pays partial premium	Employee pays partial premium	Not eligible

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<b>Vision Insurance:</b>  Vision Service Plan (VSP)		Employee pays partial premium	Employee pays partial premium	Employee pays partial premium	Not eligible
<b>Life and AD&amp;D Insurance:</b>  Both Basic and Supplemental Life Insurance are provided by MetLife. AD&D coverage is included with both.	Basic Plan – 1x pay (\$30,000.00 minimum, \$50,000.00 maximum)  Supplemental Plan – various levels, maximum of 5x pay (\$1,000,000..maximum)  Spouse/dependent life insurance available, if supplemental coverage elected	Medical Center pays premium  Employee pays partial premium  Employee pays premium	Medical Center pays premium  Employee pays partial premium  Employee pays premium	Medical Center pays premium  Employee pays partial premium  Employee pays premium	Not eligible  Not eligible  Not eligible
<b>Long-Term Disability (LTD):</b>  Provided by Met Life Insurance Company	50% of monthly base pay 6 month waiting period.  60% of monthly base pay, 3 month waiting period	Medical Center pays premium  Employee pays partial premium	Medical Center pays premium  Employee pays partial premium	Medical Center pays premium  Employee pays partial premium	Not eligible  Not eligible
<b>Flexible Spending Accounts</b>	Health Care and Dependent Care Accounts	Yes	Yes	Yes	Not eligible
<b>Retirement Plan – 401(k) plus Company Match:</b>  Administered by Diversified Investment Advisors (DIA)	Employee may contribute to the 401(k) the first of the next quarter following one month of employment. QVMC will match 50% of the first 2% the employee contributes the first of the quarter following 1 year of 1000 hours of service and at least 21 years old.	Yes	Yes	Yes	Yes
<b>Defined Contribution 401(a):</b>  Diversified Investment Advisors are the record keepers of this plan	The first of the quarter following 1 year of 1000 hours of service and at least 21 years old. Percentage increases from 3% - 10% based in years of service.	Yes	Yes	Yes	Yes

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<b>Workers Compensation Protection</b>	Immediately	Medical Center pays cost	Medical Center pays cost	Medical Center pays cost	Medical Center pays cost
<b>State Disability Insurance (SDI)</b>	Immediately	Yes	Yes	Yes	Yes
<b>Unemployment Insurance</b>	Immediately	Yes	Yes	Yes	Yes
<b>Credit Union</b>	Immediately	Yes	Yes	Yes	Yes
<b>Employee Assistance Program (EAP):</b>  Concern-EAP	Immediately	Yes	Yes	Yes	Yes
<b>Employee Discount</b> (20% on residual balance for inpatient/out-patient services at QVMC until initially eligible for coverage when hired as Full-time, Part-time I or II)	Immediately	Yes -- employee only	Yes -- employee only	Yes -- employee only	No
<b>Leave of Absence</b>	Upon approval of Human Resources	Yes	Yes	Yes	Yes
<b>Bereavement Leave</b>	Immediately (3 days leave/with pay for death in immediate family, maximum 24 hours). Applies to regularly scheduled shifts	Yes	Yes	Yes	Yes

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<b>Jury Duty</b>		Immediately (for scheduled work days only)	Yes	Yes	Yes	Yes
<b>Malpractice</b> (coverage in performance of your assigned duties)		Immediately	Yes	Yes	Yes	Yes
<b>Cafeteria Discounts/Payroll deductions</b>		Immediately	Yes	Yes	Yes	Yes
<b>Employee Recognition Programs</b>	Employee of the Month	Immediately	Yes	Yes	Yes	Yes
	Employee Service Awards	After 5, 10, 15, 20 or more years of employment (5 year increments)	Yes	Yes	Yes	Yes
<b>Employee Appreciation Events</b> (Annual picnic, Christmas meal, ice cream social, etc.)		Immediately	Yes	Yes	Yes	Yes
<b>Employee Newsletters</b> (Friday Bulletin)		Immediately	Yes	Yes	Yes	Yes
<b>Synergy Medical Fitness Center</b>		Immediately	Yes Payroll deduction available	Yes Payroll deduction available	Yes Payroll deduction available	Yes Eligible to join. Not eligible for payroll deduction
<b>Direct Deposit</b>		Immediately	Yes	Yes	Yes	Yes
<b>Free Parking</b>		Immediately	Yes	Yes	Yes	Yes
<b>Education</b>		Refer to HR Policy Manual #905 for current list				

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<b>Differentials:</b> Shift Weekend Per Diem  Shift Weekend Per Diem	Nursing Positions: Contact Nurse Recruitment at 707-252-4411 x2542 for list of eligible positions and current differential rates  All Other Positions: Contact HR Recruitment at (707) 252-4411 x2197 for eligible positions and current differential rates.	Yes Yes No  Yes Yes No	Yes Yes No  Yes Yes No	Yes Yes No  Yes Yes No	Yes Yes Yes  Yes Yes Yes

## BENEFITS ENROLLMENT SUMMARY: SJHS - QUEEN OF THE VALLEY MEDICAL CENTER

As a Benefit Eligible New Hire or Newly Benefit Eligible Employee, a personalized benefits enrollment packet will be mailed to your address on file. Your personalized enrollment packet will provide you with a list of your benefit options and costs as well as enrollment instructions. You may also see costs for Medical, Dental, and Vision on the back of this hand out.

### Our Benefit Service Center:

- Our Benefit Service Center web site is available 24 hours a day / 7 days a week for you to complete your benefit enrollments, changes or review your benefit coverage. Benefit plan documentation, forms and related information is available online.
- If you need any assistance, you may speak directly with a Benefit Representative by calling the Benefit Service Center at (800) 306-4363. Benefit Representatives are available 24 hours a day / 7 days a week (except major holidays) to answer any questions you may have or to assist you with completing your enrollment.

### Employee Health Benefit Offerings

The following benefits are offered to benefits-eligible employees at the SJHS - QUEEN OF THE VALLEY MEDICAL CENTER (details on these benefits can be found on the Benefit Enrollment Website at <https://myhr.stjoe.org>):

- Medical – (The Queen’s Medical Plan) – a self-insured PPO - utilizes the Anthem Blue Cross Prudent Buyer Network of physicians
- Dental - (Delta Dental) - DeltaPremier-Preventive Plan and DeltaPreferred Option DPO-Comprehensive Plan
- Vision - (Vision Service Plan)
- Life/AD&D(MetLife)-Basic(employer paid); Supplemental Life Insurance/AD&D; Spouse & RDP Life Insurance; Dependent Life Insurance
- Long-Term Disability (MetLife) - Core Benefit (employer paid) & Buy-Up Benefit
- Flexible Spending Accounts – (ConnectYourCare) - Health Care Spending Account & Dependent Care Spending Account
- Employee Assistance Program – (Concern:EAP) - employer paid

### Retirement Programs

SJHS - QUEEN OF THE VALLEY MEDICAL CENTER provides eligible employees the following Retirement Plans: SJHS Retirement Plan – 401(a) & 401(k) Plans. These Retirement Plans are administered by Diversified Investment Advisors (DIA). Our on site representative, Al Holcomb, is in the cafeteria most Thursdays from 9:00 am to 4:00 pm to assist with your retirement needs.

### Paid Time Off (PTO) Benefits

SJHS - QUEEN OF THE VALLEY MEDICAL CENTER provides eligible employees Paid Time Off (PTO) to be used for vacation, sick, holiday and personal days off. PTO is accrued every hour you work. For details on accruals and usage, please see your HR Department representative. Please see accrual rates on the back of this hand out.

### Voluntary Benefits/Programs – Contact your Human Resources Department for details

SJHS - QUEEN OF THE VALLEY MEDICAL CENTER provides other benefits to eligible employees such as:

- Employee Recognition Programs
- Employee Discounts to Synergy – A Medical Fitness Center
- Choose Well – worksite health program (currently only available to employees enrolled in the medical plan)

This summary provides an overview of the major features of the benefits provided by SJHS - QUEEN OF THE VALLEY MEDICAL CENTER. It is not intended to cover every detail. Complete details are provided in the plan documents and/or HR Policy, which will govern all plan provisions in the event of a discrepancy. The contracts and documents are available in the Human Resources Department. This summary does not constitute a contract of employment.

Queen of the Valley Medical Center  
 2011 Benefit Premiums  
 2011 COBRA Premiums  
 PREMIUMS - PER PAY PERIOD

	FT-72-80 hrs	PT2-60-71 hrs.	PT1-40-59 hrs.	COBRA
	(per	pay	period)	( per month)
<b><u>Medical - Self-Insured PPO Plan</u></b>				
EE only	11.36	16.81	21.21	760.19
EE + 1	36.11	48.57	67.68	1,520.39
EE + 2 or more	53.42	71.63	96.87	2,052.54
<b><u>Delta Dental - Comprehensive</u></b>				
EE Only	4.05	7.08	8.33	50.61
EE + 1	12.39	14.24	15.44	96.39
EE + 2 or more	18.26	20.09	21.93	171.92
<b><u>Delta Dental - Preventive</u></b>				
EE Only	1.21	3.80	4.89	16.08
EE + 1	3.54	5.07	6.18	32.15
EE + 2 or more	5.24	6.67	8.34	43.49
<b><u>VSP - Vision</u></b>				
EE Only	0.35	0.35	0.35	8.75
EE + 1	0.82	0.91	1.03	13.83
EE + 2 or more	1.60	1.83	2.11	22.76
<b>Waive Credits per pay period for not taking benefits:</b>				
	FT	PT2	PT1	
Medical	19.24	18.27	17.31	
Dental	2.31	2.12	1.93	
Vision	0.47	0.43	0.39	

<b>PTO Accrual Rates:</b>
<b>8,9, or 10 hour employees:</b>
0-24 mos. - 0.096 per hour
24.1-60.mos - 0.115 per hour
60.1-168 mos.- 0.134 per hour
168.1+ - 0.150 per hour
<b>12 hour employees:</b>
0-24 mos. - 0.106 per hour
24.1-60.mos - 0.128 per hour
60.1-168 mos.- 0.149 per hour
168.1+ - 0.166 per hour

# choose well

## Frequently Asked Questions

### **Q: What is the Choose Well Benefit?**

**A:** Reaching our goal of “Healthiest Communities” starts with creating the healthiest possible workplace communities in each of St. Joseph Health System’s Ministries. Choose Well is a St. Joseph Health System initiative to assist all covered employees and their adult dependents in reaching and sustaining the highest possible level of personal health and wellness.

### **Q: Why are we instituting this initiative now?**

**A:** The timing has never been better to start investing in the health and wellness of our organization. The cost of providing healthcare benefits is climbing at a staggering rate that demands action and intervention. It has now reached a level that threatens the ability of health providers across the country to meet the needs of their communities. By implementing a successful program, we can improve our overall health and reduce avoidable healthcare expenses while realizing a more productive and higher quality of life.

### **Q: What are the main components of the Choose Well benefit program?**

**A:** The voluntary program involves best practice services and tools for all employees and their adult dependants covered under the QVMC Medical Plan. A generous participation incentive structure has also been incorporated to motivate and engage all participants. Below is a brief overview of the 2011 program:

- Online Health Risk Assessments (administered annually by University of Michigan)
- Biometric Testing and Screening: offered annually and administered by an independent lab
- Activity and Fitness Web Program including free pedometers: (Virgin HealthMiles)
- Unlimited Health Coaching for everyone: (Available through Hummingbird Coaching Services)
- Participation Incentives:
  - An annual max of \$200 in HealthCash through Virgin HealthMiles can be earned by each individual
  - A medical premium discount of \$25 per pay period (\$650 per year) will be given to eligible employees who meet the participation requirements.

### **Q: What do I need to do now to qualify for the 2012 premium differential incentive?**

**A:** To qualify for the premium differential incentive, eligible employees must: (\*\* required activities)

**1. Complete the online Health Risk Assessment\*\***

**2. Do the biometric screening and counseling\*\***

3. Take advantage of the additional incentive opportunities by enrolling in Virgin HealthMiles & sign up to work with a personal health coach from Hummingbird Coaching Services.

### **Q: How long do I have this year to complete my wellness activities to qualify for the discount**

**A:** Employees can complete the qualifying wellness activities anytime from the beginning of the Choose Well program in February 2010 until the beginning of open enrollment in November 2011. After this year, participants will be limited to one year to complete the activities.



# choose well

## Frequently Asked Questions – (Continued)

**Q: Do my covered dependants also have to participate to receive the discount?**

A: Our QVMC family extends out to include your families as well since they are an integral part of your lives. We encourage ALL eligible covered individuals to take advantage of the valuable wellness program benefit. At this time, the premium differential incentive is only offered to covered employees.

**Q: I did part of the required wellness activities. Can I get part of the premium discount?**

A: The qualifying activities (annual health risk assessment and biometric screening) must be completed in order to qualify for the discount.

**Q: I have a disability that hinders my participation in the wellness activities. Can I still get a premium discount?**

A: A reasonable alternative activity will be offered to any employee with a physician-documented disability that hinders participation in the Choose Well program. Completion of the alternative activity will qualify the employee for the discount.

**Q: Will my personal health information be shared with other organizations?**

A: Our health promotion partners will protect all personal health information and individual participation records collected. QVMC will only receive information in aggregate format in compliance with HIPAA.

**Q: Who qualifies for this benefit?**

A: All employees and their adult dependants who are covered under the QVMC medical plan qualify and are eligible to participate.

**Q: Can uncovered employees participate in this benefit program?**

A: No, this initiative is intended for employees and their adult dependants covered under the medical plan. However, the Virgin HealthMiles "Get Active" pedometer and activity tracking program is available at a very reasonable rate. It costs an initial enrollment fee of \$29.99, which includes the pedometer. The monthly fee to activate the pedometer and use their personalized tracking web platform is \$2.75. This option also provides online health education resources and personal health tracking tools. To enroll in this program visit: [www.virginhealthmiles.com/getactive](http://www.virginhealthmiles.com/getactive)

**Q: Is there a cost, waiting period or other qualification factor for employees?**

A: This benefit program is being provided at no cost to eligible participating employees and their covered dependants. The waiting period for new employees coincides with eligibility for medical benefits and may take up to 30 days from electing benefits.

**Q: How can I enroll in Choose Well services?**

A: Visit [www.sjhschoosewell.org](http://www.sjhschoosewell.org) to enroll. Contact your Human Resources benefit coordinator for more information and support.