



TUBA CITY REGIONAL HEALTH CARE CORPORATION

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Benefits Summary

It is important to Tuba City Regional Health Care Corporation (TCRHCC) to assure the best possible benefits for our employees and we are pleased to offer the following benefits. Keep in mind that this is a summary only and that all such benefits are governed by Master Plan Documents and policies which should be consulted for details regarding the provisions and management of these plans.

This summary is not to be considered an employment contract with any employee or group of employees, expressed or implied. In all cases, the official plan documents and insurance contracts will govern the payments of benefits. TCRHCC retains the right to add, modify, or discontinue any of the programs contained herein.

Eligibility Requirements for Employee Coverage.

A person is eligible for Employee coverage from the first day of the month following their date of hire.

- **Is a full-time employee regularly scheduled to work 30 or more hours per week (60-80 per pay period).**
- **Is a part-time employee regularly scheduled to work at least 20 hours per week (40 per pay period). Note: a part-time employee can participate in Medical and Dental benefits, but not Disability or Life Insurance.**
- **An employee regularly scheduled for less than 20 hours a week or less than 40 hours per pay period is not eligible to receive benefits.**
- **Common law and domestic partner relationships are recognized for all of TCRHCC benefits with appropriate documents and meeting all requirements for eligibility.**
 - **Medical** – Comprehensive health plan coverage is offered through EBMS (Employee Benefits Management Services). Employees can choose to participate in the health plan or waive TCRHCC sponsored medical coverage if you have coverage under another group medical plan. Coverage begins the first day of the month following date of hire. TCRHCC currently pays 80% of employee and dependent(s) premium cost. Vision care benefit is included in this coverage. Part-time employees may elect to have coverage at a pro-rated amount of total monthly premium.
 - **Dental** – Comprehensive dental coverage is also offered through EBMS (Employee Benefits Management Services). Coverage begins the first day of the month following date of hire. TCRHCC currently pays 50% of employee and dependent(s) premium cost. Part-time employees may elect to have coverage at a pro-rated amount of total monthly premium.
 - **Group Term Life insurance** – TCRHCC provides life insurance at two times the annual salary for full-time employees, with a \$50,000 minimum; Accidental Death & Dismemberment and minimal dependent life insurance is included at no cost. These policies are offered through Lincoln National Life Insurance Company. Coverage begins the first day of the month following date of hire. Coverage for dependent(s): Spouse = \$5,000 and children, from 14 days to 19 years = \$2,000. Only full-time employees are eligible to receive this benefit.
 - **Lincoln National voluntary life insurance** – Optional supplemental life at affordable group rates. Eligible employees = \$10,000 to \$400,000 in increments of \$10,000. Spouse = \$10,000 to \$200,000 in increments of \$5,000. Dependent(s) = \$10,000 (6 mos. To 19 years, up to 25 years if unmarried & a full-time student.), and no coverage for newborn children to age 14 days.
 - **Short-Term and Long-Term Disability (STD/LTD)** – There is no cost to the employee for this benefit and it provides compensation at 60% of base pay in the event of an extended absence for a qualified disability. Access to the STD and LTD is determined by Plan Documents and requires an “elimination” period before payment begins. Coverage begins the first day of the month following date of hire.

- **Retirement Plan – 401K**
 1. TCRHCC maintains a “governmental 401(K) plan” and is not required to comply with the Employment Retirement Income Security Act of 1974 (ERISA) and many of the provisions of the Internal Revenue Code. Features of the plan are discussed more fully in the Summary Plan Description, available in the Human Resources office.
 2. TCRHCC employees may contribute any amount to the 401(K) plan up to the maximum allowed by IRS regulations. These contributions are “pre-tax” in that they are not subject to income tax withholding on payroll checks and are not taxed by the IRS until distributions are made. Currently, the IRS allows 18% of gross income, up to a maximum of \$16,500 for 2010. Higher contributions may be allowable under special circumstances.
 3. TCRHCC will match the employee’s contribution up to a maximum of 4% of the employee’s annual income. If, for example, an employee whose bi-weekly pay is \$5000 decides to contribute \$100 per pay period to the plan. TCRHCC will make a matching contribution of \$100 per pay period. The annual contribution would be \$2600 each from both the employee and the corporation.
- **Workers’ Compensation** – Workers’ Compensation insurance is provided for all employees for injuries or occupational disease arising out of and in the course of employment (excluding purposely self-inflicted injuries). Depending on the degree of disability, the normal compensation will be 66 ⅔% of employee’s average monthly wage.
- **Holidays** – Full-time employees are eligible for ten paid holidays per year (employees may be required to work on designated holidays and will receive any benefits applicable to their employment status for working on a holiday).
- **Long Term Illness Leave** – Full-time employees earn sick leave at a rate of eight (8) days per calendar year to a maximum of 520 hours. Long Term Illness Leave (LTIL) may be used for illnesses lasting longer than three (3) consecutive working days.
- **Paid Time Off (PTO)-includes vacation & Short term illness leave** – Full-time employees of TCRHCC who work 40 hours per week earn PTO (Personal Time Off) at a rate of 20 days per calendar year during the first three (3) years of employment increasing at specified years of service. Part-time employees can earn pro-rated PTO hours based on the number of hours worked per week. New employees are eligible to accrue PTO hours upon hire and non-exempt employees can use accrued PTO after the successful completion of 90 days of employment (all time off from work requires supervisor approval and is based on the needs of the service area).
- **Credential Providers (Medical Staff):** See compensation and benefit package specifically for Credentialed providers of the Medical Staff.

This list represents highlights of certain benefit plans. It is not to be considered an employment contract with any employee or group of employees. In all cases, the official plan documents and insurance contracts will govern the payments of benefits. TCRHCC retains the right to add, to modify, or discontinue any of the programs contained herein.

TCRHCC is a smoke-free and drug/alcohol-free work environment.